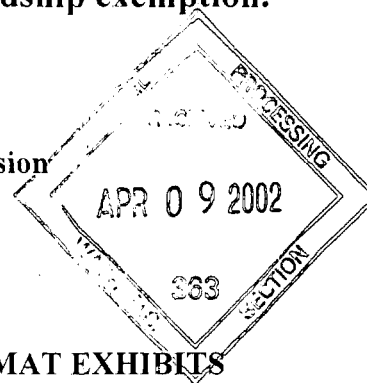


In accordance with Rule 202 of Regulation S-T, this Schedule P is being filed in paper pursuant to a continuing hardship exemption.



UNITED STATES  
Securities and Exchange Commission  
Washington, D. C. 20549



**FORM SE**  
**FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS**  
**BY ELECTRONIC FILERS**

The Seibels Bruce Group, Inc.  
Exact name of registrant as specified in charter

0000276380  
Registrant CIK Number

Form 10-K, Fiscal Year Ended December 31, 2001  
Electronic report, schedule or registration statement of which the documents are a part (give period of report)

0-8804  
SEC file number, if available

\_\_\_\_\_  
Name of Person Filing the Document  
(If other than the Registrant)

**SIGNATURES**

**PROCESSED**

**APR 15 2002**

**THOMSON  
FINANCIAL**

*Filings Made By the Registrant:*

The Registrant has duly caused this form to be signed on its behalf by the undersigned, thereunto duly authorized, in the City of Columbia, State of South Carolina, March 28, 2002.

The Seibels Bruce Group, Inc.  
(Registrant)  
By: Bryan D. Rivers  
(Bryan D. Rivers, Controller)

*Filings Made By Person Other Than the Registrant:*

After reasonable inquiry and to the best of my knowledge and belief, I certify on \_\_\_\_\_, 2\_\_\_\_ that the information set forth in this statement is true and complete.

\_\_\_\_\_  
(Name)  
By: \_\_\_\_\_  
(Title)

## SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

## SCHEDULE P - PART 1 - SUMMARY

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported- Direct and Assumed	
	1  Direct and Assumed	2  Ceded	3  Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10  Salvage and Subrogation Received		11  Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4  Direct and Assumed	5  Ceded	6  Direct and Assumed	7  Ceded	8  Direct and Assumed	9  Ceded			
1. Prior.....	XXX	XXX	XXX	1,319	730	834	25	78		1,455	1,476	XXX
2. 1992.....	182,554	79,528	103,026	207,936	118,828	17,775	5,997	6,349		2,652	107,235	XXX
3. 1993.....	110,284	59,082	51,202	78,543	46,040	7,297	2,408	1,925		1,032	39,317	XXX
4. 1994.....	39,111	28,261	10,850	34,471	23,632	1,576	739	136		320	11,812	XXX
5. 1995.....	38,129	26,980	11,149	39,799	30,686	1,479	844	582		270	10,330	XXX
6. 1996.....	25,913	18,789	7,124	60,954	58,803	2,328	1,946	763		77	3,296	XXX
7. 1997.....	23,971	18,185	5,786	17,257	12,925	1,059	462	1,016		22	5,945	XXX
8. 1998.....	50,194	36,139	14,055	49,111	38,042	3,091	2,135	2,154		257	14,179	XXX
9. 1999.....	101,069	55,685	45,384	98,254	65,686	5,233	3,215	2,366		1,293	36,952	XXX
10. 2000.....	81,377	58,634	22,743	37,976	25,211	2,517	677	1,616		518	16,221	XXX
11. 2001.....	42,100	31,944	10,156	10,194	7,938	523	353	616		49	3,041	XXX
12. Totals.....	XXX	XXX	XXX	635,814	428,521	43,712	18,801	17,500	0	7,945	249,804	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	9,397	3,814	10,307	2,000	978	170	968		636	3		16,299	XXX
2. 1992.....	284		145		74		17		13	1		532	XXX
3. 1993.....	208	29	72		55	5	16		8	1		324	XXX
4. 1994.....	31	12			5	1	5					28	XXX
5. 1995.....	25	25			4	4			1	1		0	XXX
6. 1996.....	316	316			52	52			8	8		0	XXX
7. 1997.....	2											2	XXX
8. 1998.....	609	293	207	3	14	8	38		10	2		572	XXX
9. 1999.....	3,064	1,601	804	5	72	41	153	1	62	1		2,506	XXX
10. 2000.....	3,442	1,552	1,188	302	103		184	10	59	1		3,055	XXX
11. 2001.....	2,175	1,643	613	304	75	44	56	32	79	33		942	XXX
12. Totals.....	19,553	9,285	13,336	2,614	1,432	381	1,437	43	876	51	0	24,260	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior..	XXX	XXX	XXX	XXX	XXX	XXX			XXX	13,890	2,409
2. 1992.	232,593	124,826	107,767	127.4	157.0	104.6				429	103
3. 1993.	88,124	48,483	39,641	79.9	82.1	77.4				251	73
4. 1994.	36,224	24,384	11,840	92.6	86.3	109.1				19	9
5. 1995.	41,890	31,560	10,330	109.9	117.0	92.7				0	0
6. 1996.	64,421	61,125	3,296	248.6	325.3	46.3				0	0
7. 1997.	19,334	13,387	5,947	80.7	73.6	102.8				2	0
8. 1998.	55,234	40,483	14,751	110.0	112.0	105.0				520	52
9. 1999.	110,008	70,550	39,458	108.8	126.7	86.9				2,262	244
10. 2000.	47,085	27,809	19,276	57.9	47.4	84.8				2,776	279
11. 2001.	14,330	10,347	3,983	34.0	32.4	39.2				841	101
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	20,990	3,270

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements which will reconcile Part 1 with Parts 2 and 4.

**SCHEDULE P - PART 2 - SUMMARY**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	One Year	Two Year
1. Prior.....	52,174	57,405	74,863	75,856	74,165	75,994	77,340	74,662	74,744	76,270	1,526	1,608
2. 1992.....	98,978	103,355	104,409	103,163	102,519	102,099	101,594	101,447	101,353	101,406	53	(41)
3. 1993.....	XXX	39,609	38,199	39,874	40,712	37,745	37,264	37,299	38,022	37,709	(313)	410
4. 1994.....	XXX	XXX	11,768	10,718	11,760	11,657	11,729	11,756	11,748	11,704	(44)	(52)
5. 1995.....	XXX	XXX	XXX	8,791	10,383	9,495	9,844	9,666	9,673	9,748	75	82
6. 1996.....	XXX	XXX	XXX	XXX	4,466	3,611	3,890	2,471	2,501	2,533	32	62
7. 1997.....	XXX	XXX	XXX	XXX	XXX	4,860	5,315	5,305	4,939	4,931	(8)	(374)
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	9,648	12,719	12,518	12,589	71	(130)
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36,808	38,307	37,031	(1,276)	223
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,664	17,602	(62)	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,322	XXX	XXX
12. Totals.....											54	1,788

**SCHEDULE P - PART 3 - SUMMARY**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001		
1. Prior.....	000	(15,008)	27,657	35,828	42,795	48,973	53,168	55,600	59,206	60,604	XXX	XXX
2. 1992.....	43,721	78,841	91,909	95,695	98,414	99,577	99,988	100,500	100,749	100,886	XXX	XXX
3. 1993.....	XXX	21,202	29,045	31,556	33,950	35,854	36,409	36,775	37,062	37,392	XXX	XXX
4. 1994.....	XXX	XXX	6,203	9,066	10,828	11,400	11,638	11,651	11,659	11,676	XXX	XXX
5. 1995.....	XXX	XXX	XXX	6,436	8,829	9,164	9,561	9,635	9,666	9,748	XXX	XXX
6. 1996.....	XXX	XXX	XXX	XXX	2,840	1,585	2,393	2,462	2,490	2,533	XXX	XXX
7. 1997.....	XXX	XXX	XXX	XXX	XXX	3,342	4,797	4,873	4,922	4,929	XXX	XXX
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	5,923	10,846	11,526	12,025	XXX	XXX
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,911	31,830	34,586	XXX	XXX
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,162	14,605	XXX	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,426	XXX	XXX

**SCHEDULE P - PART 4 - SUMMARY**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior.....	16,981	26,697	21,151	16,644	12,870	15,467	15,188	10,835	8,378	9,275
2. 1992.....	23,002	8,813	3,652	1,994	1,539	1,024	888	384	122	162
3. 1993.....	XXX	7,844	2,923	4,156	3,687	617	439	263	192	88
4. 1994.....	XXX	XXX	2,557	624	326	33	46	58	16	5
5. 1995.....	XXX	XXX	XXX	865	573	6	9	20	1	
6. 1996.....	XXX	XXX	XXX	XXX	458	1,370	1,478	2	7	
7. 1997.....	XXX	XXX	XXX	XXX	XXX	517	413	419	4	
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	845	871	360	242
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,070	2,527	951
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,709	1,060
11. 2001.....	XXX	1,XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	333

## SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported- Direct and Assumed	
	1  Direct and Assumed	2  Ceded	3  Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10  Salvage and Subrogation Received		11  Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4  Direct and Assumed	5  Ceded	6  Direct and Assumed	7  Ceded	8  Direct and Assumed	9  Ceded			
1. Prior.....	XXX	XXX	XXX	1		2					3	XXX
2. 1992.....	10,849	2,473	8,376	52,582	32,338	3,067	615	1,142		59	23,838	5,975
3. 1993.....	6,710	2,915	3,795	6,462	2,740	794	209	300		11	4,607	3,484
4. 1994.....	1,572	972	600	810	386	32	1	17			472	569
5. 1995.....	3,137	1,860	1,277	1,927	1,133	114	68	42		2	882	581
6. 1996.....	405	340	65	384	248	20	10	32			178	81
7. 1997.....	64	4	60	32		4		9		1	45	
8. 1998.....	207	71	136	423	2	29		2			452	11
9. 1999.....	252	118	134	284	55	33	5	12			269	58
10. 2000.....	139	112	27	122	98	11	9	34			60	24
11. 2001.....	1	1	0								0	
12. Totals.....	XXX	XXX	XXX	63,027	37,000	4,106	917	1,590	0	73	30,806	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding- Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	30				1				1			32	4
2. 1992.....	3											3	1
3. 1993.....	35		1		4				1			41	1
4. 1994.....	5	4			1							2	2
5. 1995.....												0	
6. 1996.....												0	
7. 1997.....												0	
8. 1998.....												0	
9. 1999.....												0	
10. 2000.....												0	
11. 2001.....												0	
12. Totals.....	73	4	1	0	6	0	0	0	2	0	0	78	8

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27	28	29 Direct and Assumed	30	31	32	33		35	36
		Ceded	Net		Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	30	2
2. 1992.....	56,794	32,953	23,841	523.5	1,332.5	284.6				3	0
3. 1993.....	7,597	2,949	4,648	113.2	101.2	122.5				36	5
4. 1994.....	865	391	474	55.0	40.2	79.0				1	1
5. 1995.....	2,083	1,201	882	66.4	64.6	69.1				0	0
6. 1996.....	436	258	178	107.7	75.9	273.8				0	0
7. 1997.....	45	0	45	70.3	0.0	75.0				0	0
8. 1998.....	454	2	452	219.3	2.8	332.4				0	0
9. 1999.....	329	60	269	130.6	50.8	200.7				0	0
10. 2000.....	167	107	60	120.1	95.5	222.2				0	0
11. 2001.....	0	0	0	0.0	0.0	0.0				0	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	70	



## SCHEDULE P - PART 1B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported- Direct and Assumed
	1  Direct and Assumed	2  Ceded	3  Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10  Salvage and Subrogation Received	11  Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4  Direct and Assumed	5  Ceded	6  Direct and Assumed	7  Ceded	8  Direct and Assumed	9  Ceded			
1. Prior.....	XXX	XXX	XXX	11	10	7	7	1			2	XXX
2. 1992.....	31,032	15,044	15,988	26,912	14,854	3,138	2,000	882		350	14,078	11,232
3. 1993.....	18,740	8,614	10,126	15,190	7,934	1,658	762	339		264	8,491	5,982
4. 1994.....	12,425	6,315	6,110	12,626	6,858	724	277	149		34	6,364	4,019
5. 1995.....	8,234	5,871	2,363	9,098	5,521	523	152	266		34	4,214	2,866
6. 1996.....	8,658	3,375	5,283	4,152	2,886	352	81	254		9	1,791	1,243
7. 1997.....	7,313	2,548	4,765	5,513	2,428	638	56	420		1	4,087	992
8. 1998.....	16,469	11,170	5,299	13,606	9,460	981	579	788		48	5,336	3,751
9. 1999.....	42,928	17,923	25,005	33,448	15,365	1,845	612	1,179		279	20,495	12,154
10. 2000.....	28,721	17,033	11,688	19,226	12,640	1,219	88	806		103	8,523	8,459
11. 2001.....	2,342	185	2,157	497	105	7		25		5	424	282
12. Totals.....	XXX	XXX	XXX	140,279	78,061	11,092	4,614	5,109	0	1,127	73,805	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding- Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	53	40	1		9	6	2		1	1		19	8
2. 1992.....												0	
3. 1993.....	25	25			4	4			1	1		0	1
4. 1994.....	15				2		3					20	6
5. 1995.....	25	25			4	4			1	1		0	1
6. 1996.....	1	1										0	1
7. 1997.....	2											2	
8. 1998.....	450	251	111		7	7	36		3	1		348	26
9. 1999.....	2,165	838	661		28	6	149		32			2,191	232
10. 2000.....	2,666	964	922	234	45		170		27			2,632	313
11. 2001.....	219	73	115	20	4		15		4			264	23
12. Totals.....	5,621	2,217	1,810	254	103	27	375	0	69	4	0	5,476	611

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27	28	29 Direct and Assumed	30	31	32	33		35	36
		Ceded	Net		Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior..	XXX	XXX	XXX	XXX	XXX	XXX			XXX	14	5
2. 1992.	30,932	16,854	14,078	99.7	112.0	88.1				0	0
3. 1993.	17,217	8,726	8,491	91.9	101.3	83.9				0	0
4. 1994.	13,519	7,135	6,384	108.8	113.0	104.5				15	5
5. 1995.	9,917	5,703	4,214	120.4	97.1	178.3				0	0
6. 1996.	4,759	2,968	1,791	55.0	87.9	33.9				0	0
7. 1997.	6,573	2,484	4,089	89.9	97.5	85.8				2	0
8. 1998.	15,982	10,298	5,684	97.0	92.2	107.3				310	38
9. 1999.	39,507	16,821	22,686	92.0	93.9	90.7				1,988	203
10. 2000.	25,081	13,926	11,155	87.3	81.8	95.4				2,390	242
11. 2001.	886	198	688	37.8	107.0	31.9				241	23
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	4,960	516

## SCHEDULE P - PART 1C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported- Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments					
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.....	XXX	XXX	XXX	6		33						39	XXX
2. 1992.....	27,975	4,672	23,303	16,892	3,246	2,457	346	1,149		192		16,906	3,964
3. 1993.....	14,587	4,317	10,270	7,716	2,410	1,104	223	311		71		6,498	1,995
4. 1994.....	2,157	1,094	1,063	1,774	814	232	36	21		1		1,177	287
5. 1995.....	1,123	575	548	356	293	(5)	3	74				129	131
6. 1996.....	(198)	303	(501)	695	396	45	38	72				378	89
7. 1997.....	269	247	22	464	416	30	31	105		2		152	97
8. 1998.....	2,318	1,248	1,070	2,014	791	190	45	208		8		1,576	399
9. 1999.....	5,171	3,335	1,836	2,695	1,686	238	133	118		6		1,232	734
10. 2000.....	4,220	3,047	1,173	1,207	854	118	90	139		3		520	421
11. 2001.....	3,278	1,543	1,735	749	269	55	21	42		12		556	290
12. Totals.....	XXX	XXX	XXX	34,568	11,175	4,497	966	2,239	0	295		29,163	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding-Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	28		4		4				1	1		36	2
2. 1992.....	26		4		4				1	1		34	1
3. 1993.....												0	
4. 1994.....												0	
5. 1995.....												0	
6. 1996.....	305	305			52	52			8	8		0	2
7. 1997.....												0	
8. 1998.....	56	3	17	3	1		1		1			70	6
9. 1999.....	762	684	100	5	25	24	1	1	24			198	29
10. 2000.....	521	379	159	32	19	19	3	3	21			290	28
11. 2001.....	488	267	248	174	40	27	17	15	24	6		328	97
12. Totals.....	2,186	1,638	532	214	145	122	22	19	80	16	0	956	165

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	32	4
2. 1992.....	20,533	3,593	16,940	73.4	76.9	72.7				30	4
3. 1993.....	9,131	2,633	6,498	62.6	61.0	63.3				0	0
4. 1994.....	2,027	850	1,177	94.0	77.7	110.7				0	0
5. 1995.....	425	296	129	37.8	51.5	23.5				0	0
6. 1996.....	1,177	799	378	(594.4)	263.7	(75.4)				0	0
7. 1997.....	599	447	152	222.7	181.0	690.9				0	0
8. 1998.....	2,488	842	1,646	107.3	67.5	153.8				67	3
9. 1999.....	3,963	2,533	1,430	76.6	76.0	77.9				173	25
10. 2000.....	2,187	1,377	810	51.8	45.2	69.1				269	21
11. 2001.....	1,663	779	884	50.7	50.5	51.0				295	33
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	866	90

## SCHEDULE P - PART 1D - WORKERS' COMPENSATION

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported- Direct and Assumed
	1  Direct and Assumed	2  Ceded	3  Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10  Salvage and Subrogation Received	11  Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4  Direct and Assumed	5  Ceded	6  Direct and Assumed	7  Ceded	8  Direct and Assumed	9  Ceded			
1. Prior.....	XXX	XXX	XXX	693	326	69	8	41		417	469	XXX
2. 1992.....	14,687	323	14,364	9,313	13	645	3	657		545	10,599	1,634
3. 1993.....	9,058	420	8,638	4,115	2	188	2	154		185	4,453	528
4. 1994.....	448	103	345	611		1		7			619	4
5. 1995.....	(7)	76	(83)					6			6	
6. 1996.....	4		4					57			57	1
7. 1997.....	365	(375)	740					70			70	
8. 1998.....		(3)	3					203			203	
9. 1999.....		(2)	2					22			22	
10. 2000.....		(1)	1								0	
11. 2001.....			0								0	
12. Totals.....	XXX	XXX	XXX	14,732	341	903	13	1,217	0	1,147	16,498	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	7,092	3,619	6,443	2,000	248	125	58		431			8,528	192
2. 1992.....	44		41		1				3			89	6
3. 1993.....	9		8									17	3
4. 1994.....												0	
5. 1995.....												0	
6. 1996.....												0	
7. 1997.....												0	
8. 1998.....												0	
9. 1999.....												0	
10. 2000.....												0	
11. 2001.....												0	
12. Totals...	7,145	3,619	6,492	2,000	249	125	58	0	434	0	0	8,634	201

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27	28	29 Direct and Assumed	30	31	32	33		35	36
		Ceded	Net		Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	7,916	612
2. 1992.....	10,704	16	10,688	72.9	5.0	74.4				85	4
3. 1993.....	4,474	4	4,470	49.4	1.0	51.7				17	0
4. 1994.....	619	0	619	138.2	0.0	179.4				0	0
5. 1995.....	6	0	6	(85.7)	0.0	(7.2)				0	0
6. 1996.....	57	0	57	1,425.0	0.0	1,425.0				0	0
7. 1997.....	70	0	70	19.2	0.0	9.5				0	0
8. 1998.....	203	0	203	0.0	0.0	6,766.7				0	0
9. 1999.....	22	0	22	0.0	0.0	1,190.0				0	0
10. 2000.....	0	0	0	0.0	0.0	0.0				0	0
11. 2001.....	0	0	0	0.0	0.0	0.0				0	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	8,018	616

## SOUTH CAROLINA INSURANCE COMPANY

## SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported- Direct and Assumed	
	1  Direct and Assumed	2  Ceded	3  Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10  Salvage and Subrogation Received		11  Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4  Direct and Assumed	5  Ceded	6  Direct and Assumed	7  Ceded	8  Direct and Assumed	9  Ceded			
1. Prior.....	XXX	XXX	XXX	1		35				5	36	XXX
2. 1992.....	23,802	7,325	16,477	35,879	18,303	3,725	1,027	1,530		223	21,804	4,450
3. 1993.....	10,929	3,202	7,727	7,198	2,216	1,214	161	395		54	6,430	2,213
4. 1994.....	394	426	(32)	310	17	1	(1)	31		1	326	75
5. 1995.....	2	203	(201)	53		1		82			136	1
6. 1996.....	(1)		(1)	4				83			87	1
7. 1997.....		0						70			70	
8. 1998.....	2,874	636	2,238	1,477	209	205	52	303		(6)	1,724	441
9. 1999.....	6,203	4,468	1,735	2,409	2,022	273	221	127		21	566	972
10. 2000.....	6,419	4,826	1,593	2,450	1,773	230	176	245		7	976	559
11. 2001.....	6,171	1,876	4,295	1,094	444	105	30	68		4	793	303
12. Totals.....	XXX	XXX	XXX	50,875	24,984	5,789	1,666	2,934	0	309	32,948	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding- Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	77		73		18		4		5			177	10
2. 1992.....	8				2		1					11	1
3. 1993.....	34		4		8		6		1			53	5
4. 1994.....	10				2		2					14	1
5. 1995.....												0	
6. 1996.....												0	
7. 1997.....												0	
8. 1998.....	50	15	72		5	1	1		4			116	2
9. 1999.....	102	55	40		19	11	3		5			103	17
10. 2000.....	201	168	92	33	38	37	9	7	9			104	27
11. 2001.....	415	306	213	87	28	17	22	17	21			272	58
12. Totals.....	697	544	494	120	120	66	48	24	45	0	0	850	121

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	150	27
2. 1992.....	41,145	19,330	21,815	172.9	263.9	132.4				8	3
3. 1993.....	8,860	2,377	6,483	81.1	74.2	83.9				38	15
4. 1994.....	356	16	340	90.4	3.8	(1,062.5)				10	4
5. 1995.....	136	0	136	6,800.0	0.0	(67.7)				0	0
6. 1996.....	87	0	87	(8,700.0)	0.0	(8,700.0)				0	0
7. 1997.....	70	0	70	0.0	0.0	0.0				0	0
8. 1998.....	2,117	277	1,840	73.7	43.6	82.2				107	9
9. 1999.....	2,978	2,309	669	48.0	51.7	38.6				87	16
10. 2000.....	3,274	2,194	1,080	51.0	45.5	67.8				92	12
11. 2001.....	1,966	901	1,065	31.9	48.0	24.8				235	37
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	727	123

**Sch. P-Pt. 1F-Sn. 1**  
**NONE**

**Sch. P-Pt. 1F-Sn. 2**  
**NONE**

**SCHEDULE P - PART 1G - SPECIAL LIABILITY**  
**(OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)**  
(\$000 omitted)

Years In Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported- Direct and Assumed
	1  Direct and Assumed	2  Ceded	3  Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10  Salvage and Subrogation Received	11  Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4  Direct and Assumed	5  Ceded	6  Direct and Assumed	7  Ceded	8  Direct and Assumed	9  Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....								0	XXX.....
2. 1992.....	.....3	.....3	.....0								0	XXX.....
3. 1993.....	.....3	.....3	.....0								0	XXX.....
4. 1994.....	.....	.....	.....0								0	XXX.....
5. 1995.....	.....	.....	.....0								0	XXX.....
6. 1996.....	.....	.....	.....0								0	XXX.....
7. 1997.....	.....	.....	.....0								0	XXX.....
8. 1998.....	.....	.....	.....0								0	XXX.....
9. 1999.....	.....	.....	.....0								0	XXX.....
10. 2000.....	.....	.....	.....0								0	XXX.....
11. 2001.....	.....	.....	.....0								0	XXX.....
12. Totals.....	XXX.....	XXX.....	XXX.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	0	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	4												4
2. 1992.....													0
3. 1993.....													0
4. 1994.....													0
5. 1995.....													0
6. 1996.....													0
7. 1997.....													0
8. 1998.....													0
9. 1999.....													0
10. 2000.....													0
11. 2001.....													0
12. Totals.....	4	0	0	0	0	0	0	0	0	0	0	4	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	.4	.0
2. 1992.....	0	0	0	0.0	0.0	0.0				0	0
3. 1993.....	0	0	0	0.0	0.0	0.0				0	0
4. 1994.....	0	0	0	0.0	0.0	0.0				0	0
5. 1995.....	0	0	0	0.0	0.0	0.0				0	0
6. 1996.....	0	0	0	0.0	0.0	0.0				0	0
7. 1997.....	0	0	0	0.0	0.0	0.0				0	0
8. 1998.....	0	0	0	0.0	0.0	0.0				0	0
9. 1999.....	0	0	0	0.0	0.0	0.0				0	0
10. 2000.....	0	0	0	0.0	0.0	0.0				0	0
11. 2001.....	0	0	0	0.0	0.0	0.0				0	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	.4	0

## SCHEDULE P - PART 1H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported- Direct and Assumed	
	1  Direct and Assumed	2  Ceded	3  Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10  Salvage and Subrogation Received		11  Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4  Direct and Assumed	5  Ceded	6  Direct and Assumed	7  Ceded	8  Direct and Assumed	9  Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	592.....	394.....	688.....	10.....	36.....		1,033.....	912.....	XXX.....
2. 1992.....	6,190.....	1,540.....	4,550.....	2,246.....	17.....	1,150.....	118.....	228.....		382.....	3,489.....	346.....
3. 1993.....	2,849.....	773.....	2,076.....	1,727.....	(46).....	580.....	5.....	(22).....		4.....	2,326.....	207.....
4. 1994.....	248.....	73.....	175.....	20.....		30.....	2.....	7.....			55.....	11.....
5. 1995.....	104.....	46.....	58.....	10.....		7.....		59.....			76.....	5.....
6. 1996.....	14.....	1.....	13.....	(12).....				102.....		12.....	90.....	3.....
7. 1997.....			0.....					183.....			183.....	
8. 1998.....	317.....	85.....	232.....	3.....		19.....		124.....			146.....	12.....
9. 1999.....	718.....	541.....	177.....	49.....	45.....	7.....	6.....	19.....		4.....	24.....	17.....
10. 2000.....	734.....	590.....	144.....	36.....	29.....	17.....	12.....	5.....		4.....	17.....	25.....
11. 2001.....	660.....	261.....	399.....	9.....		3.....	1.....	1.....			12.....	9.....
12. Totals.....	XXX.....	XXX.....	XXX.....	4,680.....	439.....	2,501.....	154.....	742.....	0.....	1,439.....	7,330.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	1,998.....	105.....	3,786.....		697.....	39.....	904.....		196.....			7,437.....	92.....
2. 1992.....	168.....		96.....		62.....		16.....		8.....			350.....	10.....
3. 1993.....	105.....		59.....		39.....		10.....		5.....			218.....	8.....
4. 1994.....	1.....											1.....	
5. 1995.....												0.....	
6. 1996.....												0.....	1.....
7. 1997.....												0.....	
8. 1998.....	28.....		7.....		1.....				1.....			37.....	2.....
9. 1999.....	5.....	5.....	3.....									3.....	1.....
10. 2000.....	5.....	4.....	4.....	2.....								3.....	1.....
11. 2001.....	2.....		10.....	8.....								4.....	3.....
12. Totals.....	2,312.....	114.....	3,965.....	10.....	799.....	39.....	930.....	0.....	210.....	0.....	0.....	8,053.....	118.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	5,579.....	1,758.....
2. 1992.....	3,974.....	135.....	3,839.....	64.2.....	8.2.....	84.4.....				264.....	86.....
3. 1993.....	2,503.....	(41).....	2,544.....	87.9.....	(5.3).....	122.5.....				164.....	54.....
4. 1994.....	58.....	2.....	56.....	23.4.....	2.7.....	32.0.....				1.....	0.....
5. 1995.....	76.....	0.....	76.....	73.1.....	0.0.....	131.0.....				0.....	0.....
6. 1996.....	90.....	0.....	90.....	642.9.....	0.0.....	692.3.....				0.....	0.....
7. 1997.....	183.....	0.....	183.....	0.0.....	0.0.....	0.0.....				0.....	0.....
8. 1998.....	183.....	0.....	183.....	57.7.....	0.0.....	78.9.....				35.....	2.....
9. 1999.....	83.....	56.....	27.....	11.6.....	10.4.....	15.3.....				3.....	0.....
10. 2000.....	67.....	47.....	20.....	9.1.....	8.0.....	13.9.....				3.....	0.....
11. 2001.....	25.....	9.....	16.....	3.8.....	3.4.....	4.0.....				4.....	0.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	6,153.....	1,900.....

## SCHEDULE P - PART 1H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported- Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments					
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.....	xxx.....	xxx.....	xxx.....									0	xxx.....
2. 1992.....			0									0	
3. 1993.....			0									0	
4. 1994.....			0									0	
5. 1995.....			0									0	
6. 1996.....			0									0	
7. 1997.....			0									0	
8. 1998.....			0									0	
9. 1999.....			0									0	
10. 2000.....			0									0	
11. 2001.....			0									0	
12. Totals.....	xxx.....	xxx.....	xxx.....	0	0	0	0	0	0	0	0	0	xxx.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....													0
2. 1992.....													0
3. 1993.....													0
4. 1994.....													0
5. 1995.....													0
6. 1996.....													0
7. 1997.....													0
8. 1998.....													0
9. 1999.....													0
10. 2000.....													0
11. 2001.....													0
12. Totals.....	0	0	0	0	0	0	0	0	0	0	0	0	0

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 1992.....	0	0	0	0.0	0.0	0.0				0	0
3. 1993.....	0	0	0	0.0	0.0	0.0				0	0
4. 1994.....	0	0	0	0.0	0.0	0.0				0	0
5. 1995.....	0	0	0	0.0	0.0	0.0				0	0
6. 1996.....	0	0	0	0.0	0.0	0.0				0	0
7. 1997.....	0	0	0	0.0	0.0	0.0				0	0
8. 1998.....	0	0	0	0.0	0.0	0.0				0	0
9. 1999.....	0	0	0	0.0	0.0	0.0				0	0
10. 2000.....	0	0	0	0.0	0.0	0.0				0	0
11. 2001.....	0	0	0	0.0	0.0	0.0				0	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0



**SCHEDULE P - PART 11 - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE,  
EARTHQUAKE, BURGLARY AND THEFT)**  
(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported- Direct and Assumed
	1  Direct and Assumed	2  Ceded	3  Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10  Salvage and Subrogation Received	11  Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4  Direct and Assumed	5  Ceded	6  Direct and Assumed	7  Ceded	8  Direct and Assumed	9  Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	148.....	138.....	15.....	12.....	9.....			22.....	XXX.....
2. 2000.....	24,882.....	24,734.....	148.....	3,523.....	3,502.....	185.....	183.....	177.....			200.....	XXX.....
3. 2001.....	28,145.....	27,822.....	323.....	7,065.....	7,052.....	293.....	290.....	436.....			452.....	XXX.....
4. Totals.....	XXX.....	XXX.....	XXX.....	10,735.....	10,692.....	493.....	485.....	622.....	0.....	0.....	674.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23  Salvage and Subrogation Anticipated	24  Total Net Losses and Expenses Unpaid	25  Number of Claims Outstanding- Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21  Direct and Assumed	22  Ceded			
	13  Direct and Assumed	14  Ceded	15  Direct and Assumed	16  Ceded	17  Direct and Assumed	18  Ceded	19  Direct and Assumed	20  Ceded					
1. Prior.....	140.....	103.....	4.....	.....	5.....	.....	.....	.....	4.....	3.....	.....	47.....	5.....
2. 2000.....	24.....	24.....	1.....	1.....	.....	.....	.....	.....	1.....	.....	.....	0.....	2.....
3. 2001.....	1,010.....	996.....	11.....	7.....	1.....	.....	1.....	.....	28.....	27.....	.....	21.....	45.....
4. Totals.....	1,174.....	1,123.....	16.....	8.....	6.....	0.....	1.....	0.....	33.....	31.....	0.....	68.....	52.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34  Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior..	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....	.....	XXX.....	41.....	6.....
2. 2000.....	3,911.....	3,711.....	200.....	15.7.....	15.0.....	135.1.....	.....	.....	.....	0.....	0.....
3. 2001.....	8,845.....	8,372.....	473.....	31.4.....	30.1.....	148.4.....	.....	.....	.....	18.....	3.....
4. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	59.....	9.....

## SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported- Direct and Assumed
	1  Direct and Assumed	2  Ceded	3  Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10  Salvage and Subrogation Received	11  Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4  Direct and Assumed	5  Ceded	6  Direct and Assumed	7  Ceded	8  Direct and Assumed	9  Ceded			
1. Prior.....	XXX	XXX	XXX	(35)	(12)	32	6	(3)		66	0	XXX
2. 2000.....	16,239	8,277	7,962	11,412	6,315	737	119	210		401	5,925	7
3. 2001.....	1,485	253	1,232	780	68	60	11	43		28	804	21
4. Totals.....	XXX	XXX	XXX	12,157	6,371	829	136	250	0	495	6,729	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23  Salvage and Subrogation Anticipated	24  Total Net Losses and Expenses Unpaid	25  Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21  Direct and Assumed	22  Ceded			
	13  Direct and Assumed	14  Ceded	15  Direct and Assumed	16  Ceded	17  Direct and Assumed	18  Ceded	19  Direct and Assumed	20  Ceded					
1. Prior.....	12	12				2						(2)	7
2. 2000.....	25	13	10		1		2		1			26	7
3. 2001.....	41	1	15	8	2		1		2			52	21
4. Totals.....	78	26	25	8	3	2	3	0	3	0	0	76	35

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35	36 Loss Expenses Unpaid
										Losses Unpaid	
1. Prior..	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	
2. 2000	12,398	6,447	5,951	76.3	77.9	74.7				22	
3. 2001	944	88	856	63.6	34.8	69.5				47	
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	69	

## SCHEDULE P - PART 1K - FIDELITY/SURETY

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported- Direct and Assumed
	1  Direct and Assumed	2  Ceded	3  Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10  Salvage and Subrogation Received	11  Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4  Direct and Assumed	5  Ceded	6  Direct and Assumed	7  Ceded	8  Direct and Assumed	9  Ceded			
1. Prior.....	XXX	XXX	XXX								0	XXX
2. 2000.....	9	5	4								0	XXX
3. 2001.....	7	1	6								0	XXX
4. Totals.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23  Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding- Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21  Direct and Assumed	22  Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior													0
2. 2000													0
3. 2001													0
4. Totals	0	0	0	0	0	0	0	0	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34  Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior..	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 2000	0	0	0	0.0	0.0	0.0				0	0
3. 2001	0	0	0	0.0	0.0	0.0				0	0
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

## SCHEDULE P - PART 1L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported- Direct and Assumed
	1  Direct and Assumed	2  Ceded	3  Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10  Salvage and Subrogation Received	11  Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX								0	XXX
2. 2000.....			0								0	XXX
3. 2001.....			0								0	XXX
4. Totals.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23  Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding- Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior.....												0	
2. 2000.....												0	
3. 2001.....												0	
4. Totals.....	0	0	0	0	0	0	0	0	0	0	0	0	

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior..	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 2000	0	0	0	0.0	0.0	0.0				0	0
3. 2001	0	0	0	0.0	0.0	0.0				0	0
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

## SCHEDULE P - PART 1M - INTERNATIONAL

(\$000 omitted)

Years In Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported- Direct and Assumed	
	1  Direct and Assumed	2  Ceded	3  Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10  Salvage and Subrogation Received		11  Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4  Direct and Assumed	5  Ceded	6  Direct and Assumed	7  Ceded	8  Direct and Assumed	9  Ceded			
1. Prior.....	XXX	XXX	XXX	1							1	XXX
2. 1992.....	882		882								0	XXX
3. 1993.....	120		120								0	XXX
4. 1994.....			0								0	XXX
5. 1995.....			0								0	XXX
6. 1996.....			0								0	XXX
7. 1997.....			0								0	XXX
8. 1998.....			0								0	XXX
9. 1999.....			0	1							1	XXX
10. 2000.....			0								0	XXX
11. 2001.....			0								0	XXX
12. Totals.....	XXX	XXX	XXX	2	0	0	0	0	0	0	2	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	61											61	XXX
2. 1992.....												0	XXX
3. 1993.....												0	XXX
4. 1994.....												0	XXX
5. 1995.....												0	XXX
6. 1996.....												0	XXX
7. 1997.....												0	XXX
8. 1998.....												0	XXX
9. 1999.....												0	XXX
10. 2000.....												0	XXX
11. 2001.....												0	XXX
12. Totals.....	61	0	0	0	0	0	0	0	0	0	0	61	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	61	0
2. 1992.....	0	0	0	0.0	0.0	0.0				0	0
3. 1993.....	0	0	0	0.0	0.0	0.0				0	0
4. 1994.....	0	0	0	0.0	0.0	0.0				0	0
5. 1995.....	0	0	0	0.0	0.0	0.0				0	0
6. 1996.....	0	0	0	0.0	0.0	0.0				0	0
7. 1997.....	0	0	0	0.0	0.0	0.0				0	0
8. 1998.....	0	0	0	0.0	0.0	0.0				0	0
9. 1999.....	1	0	1	0.0	0.0	0.0				0	0
10. 2000.....	0	0	0	0.0	0.0	0.0				0	0
11. 2001.....	0	0	0	0.0	0.0	0.0				0	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	61	0

**Sch. P-Pt. 1N**  
**NONE**

**Sch. P-Pt. 1O**  
**NONE**

**Sch. P-Pt. 1P**  
**NONE**

## SCHEDULE P - PART 1R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported- Direct and Assumed
	1  Direct and Assumed	2  Ceded	3  Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10  Salvage and Subrogation Received	11  Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4  Direct and Assumed	5  Ceded	6  Direct and Assumed	7  Ceded	8  Direct and Assumed	9  Ceded			
1. Prior.....	XXX	XXX	XXX								0	XXX
2. 1992.....	1,816	3	1,813	94		60	(1)	41			196	13
3. 1993.....	850	50	800	64	(9)	51	2	1			123	6
4. 1994.....	32	12	20								0	
5. 1995.....		15	(15)					1			1	
6. 1996.....			0								0	
7. 1997.....			0								0	
8. 1998.....	12	2	10								0	
9. 1999.....	22	16	6								0	
10. 2000.....	14	11	3								0	
11. 2001.....	11	2	9								0	
12. Totals.....	XXX	XXX	XXX	158	(9)	111	1	43	0	0	320	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding- Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	2				1							3	1
2. 1992.....												0	
3. 1993.....												0	
4. 1994.....												0	
5. 1995.....												0	
6. 1996.....												0	
7. 1997.....												0	
8. 1998.....												0	
9. 1999.....												0	
10. 2000.....												0	
11. 2001.....			1									1	
12. Totals..	2	0	1	0	1	0	0	0	0	0	0	4	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	2	1
2. 1992.....	195	(1)	196	10.7	(33.3)	10.8				0	0
3. 1993.....	116	(7)	123	13.6	(14.0)	15.4				0	0
4. 1994.....	0	0	0	0.0	0.0	0.0				0	0
5. 1995.....	1	0	1	0.0	0.0	(6.7)				0	0
6. 1996.....	0	0	0	0.0	0.0	0.0				0	0
7. 1997.....	0	0	0	0.0	0.0	0.0				0	0
8. 1998.....	0	0	0	0.0	0.0	0.0				0	0
9. 1999.....	0	0	0	0.0	0.0	0.0				0	0
10. 2000.....	0	0	0	0.0	0.0	0.0				0	0
11. 2001.....	1	0	1	9.1	0.0	11.1				1	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	3	1

**Sch. P-Pt. 1R-Sn. 2**  
**NONE**

**Sch. P-Pt. 1S**  
**NONE**



**SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS**

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11 One Year	12 Two Year
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001		
1. Prior.....	751	903	904	841	916	791	791	771	794	810	16	39
2. 1992.....	21,912	22,118	22,516	22,514	22,267	22,622	22,640	22,615	22,694	22,699	5	84
3. 1993.....	XXX	4,381	4,285	4,338	4,744	4,315	4,302	4,320	4,326	4,347	21	27
4. 1994.....	XXX	XXX	608	487	560	472	488	472	485	457	(28)	(15)
5. 1995.....	XXX	XXX	XXX	875	1,096	845	840	840	840	840	0	0
6. 1996.....	XXX	XXX	XXX	XXX	(21)	216	146	146	146	146	0	0
7. 1997.....	XXX	XXX	XXX	XXX	XXX	51	38	36	36	36	0	0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	498	458	450	450	0	(8)
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	260	257	257	0	(3)
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27	26	(1)	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Totals											13	124

**SCHEDULE P - PART 2B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**

1. Prior.....	5,866	5,223	4,830	4,621	4,763	4,910	4,912	4,938	4,934	4,922	(12)	(16)
2. 1992.....	13,422	12,799	13,216	12,868	13,037	13,191	13,197	13,197	13,197	13,196	(1)	(1)
3. 1993.....	XXX	7,869	7,890	8,521	7,975	8,092	8,077	8,126	8,124	8,152	28	26
4. 1994.....	XXX	XXX	5,909	4,784	5,929	6,238	6,269	6,302	6,241	6,235	(6)	(67)
5. 1995.....	XXX	XXX	XXX	2,265	3,959	3,688	3,808	3,879	3,874	3,948	74	69
6. 1996.....	XXX	XXX	XXX	XXX	2,607	1,925	2,237	1,512	1,536	1,537	1	25
7. 1997.....	XXX	XXX	XXX	XXX	XXX	3,196	3,670	3,635	3,674	3,669	(5)	34
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	3,153	5,120	4,890	4,894	4	(226)
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,250	22,467	21,475	(992)	225
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,353	10,322	(31)	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	659	XXX	XXX
12. Totals											(940)	69

**SCHEDULE P - PART 2C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

1. Prior.....	13,649	13,375	14,344	13,317	12,743	12,483	12,436	12,409	12,588	12,589	1	180
2. 1992.....	15,379	15,791	16,506	16,379	16,346	15,918	15,747	15,767	15,784	15,791	7	24
3. 1993.....	XXX	6,681	6,870	6,239	6,229	6,383	6,167	6,137	6,183	6,187	4	50
4. 1994.....	XXX	XXX	1,799	1,326	1,158	1,125	1,118	1,118	1,155	1,156	1	38
5. 1995.....	XXX	XXX	XXX	437	59	48	45	46	54	55	1	9
6. 1996.....	XXX	XXX	XXX	XXX	255	931	948	270	277	306	29	35
7. 1997.....	XXX	XXX	XXX	XXX	XXX	17	19	47	50	47	(3)	0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	669	1,357	1,465	1,437	(28)	80
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,059	1,289	1,288	(1)	229
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	532	650	118	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	824	XXX	XXX
12. Totals											129	646

**SCHEDULE P - PART 2D - WORKERS' COMPENSATION**

1. Prior.....	14,786	18,173	20,557	21,325	21,318	22,807	23,938	22,612	23,199	23,329	130	717
2. 1992.....	10,931	12,815	12,415	11,386	11,384	10,233	10,292	10,207	10,041	10,028	(13)	(179)
3. 1993.....	XXX	6,129	5,426	6,368	6,363	4,288	4,239	4,307	4,320	4,316	(4)	9
4. 1994.....	XXX	XXX	640	624	612	614	614	613	512	612	0	(1)
5. 1995.....	XXX	XXX	XXX	6	6						0	0
6. 1996.....	XXX	XXX	XXX	XXX	XXX						0	0
7. 1997.....	XXX	XXX	XXX	XXX	XXX	433	411	411			0	(411)
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					0	0
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1		(1)	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Totals											112	135

**SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL**

1. Prior.....	9,048	10,291	11,868	11,943	11,255	11,958	11,884	11,925	11,906	11,931	25	6
2. 1992.....	16,752	20,171	20,552	20,536	19,934	20,432	20,269	20,259	20,285	20,285	0	26
3. 1993.....	XXX	5,996	6,062	6,230	6,957	5,961	5,919	5,926	6,024	6,087	63	161
4. 1994.....	XXX	XXX	540	470	473	295	309	309	311	309	(2)	0
5. 1995.....	XXX	XXX	XXX	89	89	54	282	54	54	54	0	0
6. 1996.....	XXX	XXX	XXX	XXX	XXX	4	4	4	4	4	0	0
7. 1997.....	XXX	XXX	XXX	XXX	XXX						0	0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	1,358	1,344	1,357	1,533	176	189
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	594	539	537	(2)	(57)
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	742	826	84	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	976	XXX	XXX
12. Totals											344	325

**SCHEDULE P - PART 2F - SECTION 1 - MEDICAL MALPRACTICE - OCCURRENCE**

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	One Year	Two Year
1. Prior....											0	0
2. 1992....											0	0
3. 1993....	XXX										0	0
4. 1994....	XXX	XXX									0	0
5. 1995....	XXX	XXX	XXX								0	0
6. 1996....	XXX	XXX	XXX	XXX							0	0
7. 1997....	XXX	XXX	XXX	XXX	XXX						0	0
8. 1998....	XXX	XXX	XXX	XXX	XXX	XXX					0	0
9. 1999....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
10. 2000....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
11. 2001....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											0	0

**SCHEDULE P - PART 2F - SECTION 2 - MEDICAL MALPRACTICE - CLAIMS-MADE**

1. Prior....											0	0
2. 1992....											0	0
3. 1993....	XXX										0	0
4. 1994....	XXX	XXX									0	0
5. 1995....	XXX	XXX	XXX								0	0
6. 1996....	XXX	XXX	XXX	XXX							0	0
7. 1997....	XXX	XXX	XXX	XXX	XXX						0	0
8. 1998....	XXX	XXX	XXX	XXX	XXX	XXX					0	0
9. 1999....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
10. 2000....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
11. 2001....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											0	0

**SCHEDULE P - PART 2G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER & MACHINERY)**

1. Prior....										0	0	0
2. 1992....											0	0
3. 1993....	XXX										0	0
4. 1994....	XXX	XXX									0	0
5. 1995....	XXX	XXX	XXX								0	0
6. 1996....	XXX	XXX	XXX	XXX							0	0
7. 1997....	XXX	XXX	XXX	XXX	XXX						0	0
8. 1998....	XXX	XXX	XXX	XXX	XXX	XXX					0	0
9. 1999....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
10. 2000....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
11. 2001....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											0	0

**SCHEDULE P - PART 2H - SECTION 1 - OTHER LIABILITY - OCCURRENCE**

1. Prior....	5,171	6,558	19,456	20,992	20,363	20,364	20,698	19,326	18,875	20,166	1,291	840
2. 1992....	3,460	4,141	3,539	3,757	3,766	3,979	3,732	3,597	3,548	3,603	55	6
3. 1993....	XXX	2,135	1,493	1,810	2,088	2,663	2,531	2,424	2,981	2,561	(420)	137
4. 1994....	XXX	XXX	211	136	122	42	46	48	49	49	0	1
5. 1995....	XXX	XXX	XXX	30	18	10	17	17	17	17	0	0
6. 1996....	XXX	XXX	XXX	XXX	2	(3)	(9)	(10)	(12)	(12)	0	(2)
7. 1997....	XXX	XXX	XXX	XXX	XXX						0	0
8. 1998....	XXX	XXX	XXX	XXX	XXX	XXX	69	182	122	58	(64)	(124)
9. 1999....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	133	131	8	(123)	(125)
10. 2000....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	85	15	(71)	XXX
11. 2001....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15	XXX	XXX
12. Totals											668	733

**SCHEDULE P - PART 2H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE**

1. Prior....											0	0
2. 1992....											0	0
3. 1993....	XXX										0	0
4. 1994....	XXX	XXX									0	0
5. 1995....	XXX	XXX	XXX								0	0
6. 1996....	XXX	XXX	XXX	XXX							0	0
7. 1997....	XXX	XXX	XXX	XXX	XXX						0	0
8. 1998....	XXX	XXX	XXX	XXX	XXX	XXX					0	0
9. 1999....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
10. 2000....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
11. 2001....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											0	0

**SCHEDULE P - PART 2I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)**

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	One Year	Two Year
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	70	87	93	6	23
2. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20	23	3	XXX
3. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36	XXX	XXX
4. Totals											9	23

**SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,958	1,802	1,682	(120)	(276)
2. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,902	5,740	(162)	XXX
3. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	811	XXX	XXX
4. Totals											(282)	(276)

**SCHEDULE P - PART 2K - FIDELITY/SURETY**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	10	10	.0	9
2. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1		(1)	XXX
3. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals											(1)	9

**SCHEDULE P - PART 2L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	0
2. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX
3. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Totals											.0	0

**SCHEDULE P - PART 2M - INTERNATIONAL**

1. Prior.....	1,786	1,635	1,668	1,625	1,669	1,691	1,697	1,701	1,635	1,697	.62	(4)
2. 1992.....											.0	0
3. 1993.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	0
4. 1994.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	0
5. 1995.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	0
6. 1996.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	0
7. 1997.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	0
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	61	1	(60)	1
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Totals											.2	(3)

## SCHEDULE P - PART 2N - REINSURANCE

## NONPROPORTIONAL ASSUMED PROPERTY

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	One Year	Two Year
1. Prior.....											0	0
2. 1992.....											0	0
3. 1993.....	XXX										0	0
4. 1994.....	XXX	XXX									0	0
5. 1995.....	XXX	XXX	XXX								0	0
6. 1996.....	XXX	XXX	XXX	XXX							0	0
7. 1997.....	XXX	XXX	XXX	XXX	XXX						0	0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					0	0
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											0	0

## SCHEDULE P - PART 2O - REINSURANCE

## NONPROPORTIONAL ASSUMED LIABILITY

1. Prior.....											0	0
2. 1992.....											0	0
3. 1993.....	XXX										0	0
4. 1994.....	XXX	XXX									0	0
5. 1995.....	XXX	XXX	XXX								0	0
6. 1996.....	XXX	XXX	XXX	XXX							0	0
7. 1997.....	XXX	XXX	XXX	XXX	XXX						0	0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					0	0
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											0	0

## SCHEDULE P - PART 2P - REINSURANCE

## NONPROPORTIONAL ASSUMED FINANCIAL LINES

1. Prior.....											0	0
2. 1992.....											0	0
3. 1993.....	XXX										0	0
4. 1994.....	XXX	XXX									0	0
5. 1995.....	XXX	XXX	XXX								0	0
6. 1996.....	XXX	XXX	XXX	XXX							0	0
7. 1997.....	XXX	XXX	XXX	XXX	XXX						0	0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					0	0
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											0	0

**SCHEDULE P - PART 2R-SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE**

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	One Year	Two Year
1. Prior.....	243	322	371	211	211	42	42	42	45	45	0	3
2. 1992.....	78	137	189	265	265	165	155	155	155	155	0	0
3. 1993.....	XXX	75	64	374	374	122	122	122	122	122	0	0
4. 1994.....	XXX	XXX	1								0	0
5. 1995.....	XXX	XXX	XXX								0	0
6. 1996.....	XXX	XXX	XXX	XXX							0	0
7. 1997.....	XXX	XXX	XXX	XXX	XXX						0	0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	3	1			0	(1)
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1)			0	1
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	XXX	XXX
12. Totals											0	3

**SCHEDULE P - PART 2R-SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE**

1. Prior.....											0	0
2. 1992.....											0	0
3. 1993.....	XXX										0	0
4. 1994.....	XXX	XXX									0	0
5. 1995.....	XXX	XXX	XXX								0	0
6. 1996.....	XXX	XXX	XXX	XXX							0	0
7. 1997.....	XXX	XXX	XXX	XXX	XXX						0	0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					0	0
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											0	0

**SCHEDULE P - PART 2S - FINANCIAL GUARANTY/MORTGAGE GUARANTY**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
2. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
3. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals											0	0

**NONE**

## SCHEDULE P - PART 3A - HOMEOWNERS/FAROWNERS

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001		
1. Prior.....	000	385	593	670	746	750	742	742	776	779	10,484	3,575
2. 1992.....	11,032	21,531	22,223	22,337	22,472	22,535	22,543	22,562	22,694	22,696	5,092	882
3. 1993.....	XXX	3,702	4,053	4,246	4,286	4,315	4,302	4,303	4,307	4,307	2,813	670
4. 1994.....	XXX	XXX	346	421	435	439	444	448	454	455	433	134
5. 1995.....	XXX	XXX	XXX	690	842	840	840	840	840	840	446	135
6. 1996.....	XXX	XXX	XXX	XXX	112	145	146	146	146	146	53	18
7. 1997.....	XXX	XXX	XXX	XXX	XXX	24	36	36	36	36		
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	304	450	450	450	11	
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	249	257	257	48	10
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26	26	16	8
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

## SCHEDULE P - PART 3B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior.....	000	1,739	3,188	4,327	4,523	4,839	4,874	4,900	4,902	4,903	85,081	35,015
2. 1992.....	5,695	9,711	11,903	12,605	12,800	13,173	13,191	13,195	13,195	13,196	8,417	2,815
3. 1993.....	XXX	3,463	5,735	6,431	7,278	7,963	8,016	8,121	8,124	8,152	4,612	1,369
4. 1994.....	XXX	XXX	2,824	3,873	5,533	6,066	6,230	6,237	6,201	6,215	3,117	896
5. 1995.....	XXX	XXX	XXX	1,239	3,043	3,371	3,762	3,848	3,868	3,948	2,261	604
6. 1996.....	XXX	XXX	XXX	XXX	1,260	656	1,421	1,508	1,536	1,537	1,007	235
7. 1997.....	XXX	XXX	XXX	XXX	XXX	2,164	3,568	3,614	3,660	3,667	823	169
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	1,170	3,484	4,264	4,548	2,873	852
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,981	16,728	19,316	8,729	3,193
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,654	7,717	5,720	2,426
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	399	187	72

## SCHEDULE P - PART 3C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior.....	000	4,359	8,807	10,916	11,639	11,979	12,272	12,318	12,514	12,553	10,163	3,758
2. 1992.....	4,907	9,603	12,949	14,654	15,529	15,644	15,715	15,716	15,753	15,757	2,827	1,136
3. 1993.....	XXX	2,186	3,770	4,935	5,446	5,894	6,085	6,105	6,183	6,187	1,471	524
4. 1994.....	XXX	XXX	984	1,059	1,050	1,084	1,118	1,118	1,154	1,156	219	68
5. 1995.....	XXX	XXX	XXX	225	36	43	45	46	54	55	101	30
6. 1996.....	XXX	XXX	XXX	XXX	253	270	274	270	306	306	67	20
7. 1997.....	XXX	XXX	XXX	XXX	XXX	12	16	47	47	47	72	25
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	441	1,239	1,328	1,368	304	89
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	786	981	1,114	522	183
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	263	381	315	78
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	514	174	19

## SCHEDULE P - PART 3D - WORKERS' COMPENSATION

1. Prior.....	000	(7,138)	8,750	8,404	9,958	11,092	12,861	13,762	14,804	15,232	13,988	3,291
2. 1992.....	3,831	6,296	10,310	9,768	10,009	9,849	9,932	9,963	9,924	9,942	1,332	296
3. 1993.....	XXX	2,232	4,634	4,028	4,176	4,169	4,182	4,249	4,304	4,299	372	153
4. 1994.....	XXX	XXX	599	600	602	612	612	612	612	612	4	
5. 1995.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
6. 1996.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		1
7. 1997.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

## SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	000	2,749	7,143	9,396	10,518	11,374	11,539	11,603	11,723	11,759	11,993	5,300
2. 1992.....	7,872	15,729	17,120	18,268	19,190	19,469	19,784	20,092	20,207	20,274	3,124	1,325
3. 1993.....	XXX	3,125	4,073	4,766	5,414	5,486	5,729	5,820	5,904	6,035	1,617	591
4. 1994.....	XXX	XXX	258	287	294	295	295	295	295	295	52	22
5. 1995.....	XXX	XXX	XXX	54	54	54	54	54	54	54	1	
6. 1996.....	XXX	XXX	XXX	XXX	XXX	4	4	4	4	4	1	
7. 1997.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	1,044	1,224	1,249	1,421	262	177
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	353	418	439	539	416
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	409	731	395	137
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	725	232	13

**SCHEDULE P - PART 3F - SECTION 1 - MEDICAL MALPRACTICE - OCCURRENCE**

Years In Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001		
1. Prior	.000											
2. 1992												
3. 1993	.XXX											
4. 1994	.XXX	.XXX										
5. 1995	.XXX	.XXX	.XXX									
6. 1996	.XXX	.XXX	.XXX	.XXX								
7. 1997	.XXX	.XXX	.XXX	.XXX	.XXX							
8. 1998	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
9. 1999	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
10. 2000	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				
11. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			

**SCHEDULE P - PART 3F - SECTION 2 - MEDICAL MALPRACTICE - CLAIMS-MADE**

1. Prior	.000											
2. 1992												
3. 1993	.XXX											
4. 1994	.XXX	.XXX										
5. 1995	.XXX	.XXX	.XXX									
6. 1996	.XXX	.XXX	.XXX	.XXX								
7. 1997	.XXX	.XXX	.XXX	.XXX	.XXX							
8. 1998	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
9. 1999	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
10. 2000	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				
11. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			

**SCHEDULE P - PART 3G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)**

1. Prior	.000	(4)	(4)	(4)	(4)	(4)	(4)	(4)	(4)	(4)	.XXX	.XXX
2. 1992											.XXX	.XXX
3. 1993	.XXX										.XXX	.XXX
4. 1994	.XXX	.XXX									.XXX	.XXX
5. 1995	.XXX	.XXX	.XXX								.XXX	.XXX
6. 1996	.XXX	.XXX	.XXX	.XXX							.XXX	.XXX
7. 1997	.XXX	.XXX	.XXX	.XXX	.XXX						.XXX	.XXX
8. 1998	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					.XXX	.XXX
9. 1999	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				.XXX	.XXX
10. 2000	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			.XXX	.XXX
11. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		.XXX	.XXX

**SCHEDULE P - PART 3H - SECTION 1 - OTHER LIABILITY - OCCURRENCE**

1. Prior	.000	(19,298)	(3,146)	(432)	2,846	6,322	8,268	9,666	12,049	12,925	794	529
2. 1992	.210	.808	2,004	2,544	2,855	3,195	3,109	3,213	3,216	3,261	182	154
3. 1993	.XXX	.635	.866	1,091	1,276	1,964	2,028	2,113	2,176	2,348	124	75
4. 1994	.XXX	.XXX	10	22	23	25	45	47	48	48	5	6
5. 1995	.XXX	.XXX	.XXX	4	5	10	17	17	17	17	4	1
6. 1996	.XXX	.XXX	.XXX	.XXX		(3)	(9)	(12)	(12)	(12)	1	1
7. 1997	.XXX	.XXX	.XXX	.XXX	.XXX							
8. 1998	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	1	3	4	22	3	7
9. 1999	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	1		5	7	9
10. 2000	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	3	12	16	8
11. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	11	5	1

**SCHEDULE P - PART 3H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE**

1. Prior	.000											
2. 1992												
3. 1993	.XXX											
4. 1994	.XXX	.XXX										
5. 1995	.XXX	.XXX	.XXX									
6. 1996	.XXX	.XXX	.XXX	.XXX								
7. 1997	.XXX	.XXX	.XXX	.XXX	.XXX							
8. 1998	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
9. 1999	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
10. 2000	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				
11. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			

### SCHEDULE P - PART 3I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	34	47	XXX	XXX
2. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16	23	XXX	XXX
3. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16	XXX	XXX

### SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	1,681	1,684	8,472	3,039
2. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,791	5,715		
3. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	761		

### SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	10	10	XXX	XXX
2. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

### SCHEDULE P - PART 3L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000			XXX	XXX
2. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

### SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior.....	.000	1,570	1,633	1,625	1,627	1,631	1,633	1,635	1,635	1,636	XXX	XXX
2. 1992.....											XXX	XXX
3. 1993.....	XXX										XXX	XXX
4. 1994.....	XXX	XXX									XXX	XXX
5. 1995.....	XXX	XXX	XXX								XXX	XXX
6. 1996.....	XXX	XXX	XXX	XXX							XXX	XXX
7. 1997.....	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX		1	1	XXX	XXX
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX



**SCHEDULE P - PART 3N - REINSURANCE****NONPROPORTIONAL ASSUMED PROPERTY**

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior.....	.000.....										XXX	XXX
2. 1992.....											XXX	XXX
3. 1993.....	XXX										XXX	XXX
4. 1994.....	XXX	XXX									XXX	XXX
5. 1995.....	XXX	XXX	XXX								XXX	XXX
6. 1996.....	XXX	XXX	XXX	XXX							XXX	XXX
7. 1997.....	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

**SCHEDULE P - PART 3O - REINSURANCE****NONPROPORTIONAL ASSUMED LIABILITY**

1. Prior.....	.000.....										XXX	XXX
2. 1992.....											XXX	XXX
3. 1993.....	XXX										XXX	XXX
4. 1994.....	XXX	XXX									XXX	XXX
5. 1995.....	XXX	XXX	XXX								XXX	XXX
6. 1996.....	XXX	XXX	XXX	XXX							XXX	XXX
7. 1997.....	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

**SCHEDULE P - PART 3P - REINSURANCE****NONPROPORTIONAL ASSUMED FINANCIAL LINES**

1. Prior.....	.000.....										XXX	XXX
2. 1992.....											XXX	XXX
3. 1993.....	XXX										XXX	XXX
4. 1994.....	XXX	XXX									XXX	XXX
5. 1995.....	XXX	XXX	XXX								XXX	XXX
6. 1996.....	XXX	XXX	XXX	XXX							XXX	XXX
7. 1997.....	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

**SCHEDULE P - PART 3R-SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE**

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior.....	000	(114)	17	27	39	42	42	42	42	42	89	19
2. 1992.....	24	43	62	147	155	155	155	155	155	155	10	3
3. 1993.....	XXX	XXX	14	102	122	122	122	122	122	122	4	2
4. 1994.....	XXX	XXX										
5. 1995.....	XXX	XXX	XXX									
6. 1996.....	XXX	XXX	XXX	XXX								
7. 1997.....	XXX	XXX	XXX	XXX	XXX							
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

**SCHEDULE P - PART 3R-SECTION 2 - PRODUCTS LIABILITY- CLAIMS-MADE**

1. Prior.....	000											
2. 1992.....												
3. 1993.....	XXX											
4. 1994.....	XXX	XXX										
5. 1995.....	XXX	XXX	XXX									
6. 1996.....	XXX	XXX	XXX	XXX								
7. 1997.....	XXX	XXX	XXX	XXX	XXX							
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

**NONE****SCHEDULE P - PART 3S - FINANCIAL GUARANTY/MORTGAGE GUARANTY**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000			XXX	XXX
2. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

**NONE**

**SOUTH CAROLINA INSURANCE COMPANY****SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS**

Years in Which Losses Were Incurred	Bulk and BNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior.....	24	80	71	43	111	18	26	7	1	
2. 1992.....	4,335	209	22	21	(230)	31	50	6		
3. 1993.....	XXX	296	70	4	296				2	1
4. 1994.....	XXX	XXX	162	27	86	21	32	6	13	
5. 1995.....	XXX	XXX	XXX	103	110	5				
6. 1996.....	XXX	XXX	XXX	XXX	(188)	39				
7. 1997.....	XXX	XXX	XXX	XXX	XXX	5	2			
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	29	8		
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7		
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 4B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**

1. Prior.....	1,390	601	170	(62)	96			15	12	3
2. 1992.....	3,564	663	382	(11)	250					
3. 1993.....	XXX	1,767	476	809	(48)		(26)			
4. 1994.....	XXX	XXX	1,375	269	64			29		3
5. 1995.....	XXX	XXX	XXX	284	198			20	1	
6. 1996.....	XXX	XXX	XXX	XXX	357	667	803			
7. 1997.....	XXX	XXX	XXX	XXX	XXX	64		8	1	
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	239	540	165	147
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,444	2,127	810
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,083	858
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	110

**SCHEDULE P - PART 4C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

1. Prior.....	4,420	2,501	1,733	598	219			14	3	4
2. 1992.....	5,685	2,297	1,075	560	299			20	1	4
3. 1993.....	XXX	1,801	1,082	485	66			3		
4. 1994.....	XXX	XXX	397	112	29				1	
5. 1995.....	XXX	XXX	XXX	107	8					
6. 1996.....	XXX	XXX	XXX	XXX	2	660	675		7	
7. 1997.....	XXX	XXX	XXX	XXX	XXX	5			3	
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	48	62	55	15
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	120	144	95
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	60	127
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	76

**SCHEDULE P - PART 4D - WORKERS' COMPENSATION**

1. Prior.....	6,547	9,070	4,815	3,942	3,785	5,794	6,177	4,785	4,324	4,501
2. 1992.....	2,986	2,865	840	617	851	128	162	54	53	41
3. 1993.....	XXX	1,792	407	2,146	2,036	47	33	1	7	8
4. 1994.....	XXX	XXX	34	16	6	1	1	1		
5. 1995.....	XXX	XXX	XXX	5	5					
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX	433	411	411		
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL**

1. Prior.....	2,104	1,014	818	5	(486)	214	125	126	70	77
2. 1992.....	3,304	1,180	781	143	(129)	360	296	82	13	1
3. 1993.....	XXX	1,097	544	292	886	163	124	65	60	10
4. 1994.....	XXX	XXX	182	89	110		13	13	2	2
5. 1995.....	XXX	XXX	XXX	22	22					
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	284	81	39	73
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	93	78	43
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42	61
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	131

**SCHEDULE P - PART 4F - SECTION 1 - MEDICAL MALPRACTICE - OCCURRENCE**

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 4F - SECTION 2 - MEDICAL MALPRACTICE - CLAIMS-MADE**

1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 4G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)**

1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 4H - SECTION 1 - OTHER LIABILITY - OCCURRENCE**

1. Prior.....	2,341	13,291	13,161	12,055	8,994	9,442	8,860	5,888	3,968	4,690
2. 1992.....	1,680	1,501	495	600	382	501	378	217	51	112
3. 1993.....	XXX	877	243	316	174	406	308	194	123	69
4. 1994.....	XXX	XXX	98	52	13	10				
5. 1995.....	XXX	XXX	XXX	24	8					
6. 1996.....	XXX	XXX	XXX	XXX	3			2		
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	88	173	97	7
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	131	130	3
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	77	2
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2

**SCHEDULE P - PART 4H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE**

1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

### SCHEDULE P - PART 4I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	5	4
2. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	
3. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5

### SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	285	51	
2. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	442	12
3. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8

### SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1		
2. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	
3. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

### SCHEDULE P - PART 4L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

### SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 4N - REINSURANCE****NONPROPORTIONAL ASSUMED PROPERTY**

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 4O - REINSURANCE****NONPROPORTIONAL ASSUMED LIABILITY**

1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 4P - REINSURANCE****NONPROPORTIONAL ASSUMED FINANCIAL LINES**

1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 4R-SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE**

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior.....	156	137	183	47	138					
2. 1992.....	29	18	29	37	87	3				
3. 1993.....	XXX	12	14	71	246					
4. 1994.....	XXX	XXX	1							
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	3	1		
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1)		
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

**SCHEDULE P - PART 4R-SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE**

1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX							
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE****SCHEDULE P - PART 4S - FINANCIAL GUARANTY/MORTGAGE GUARANTY**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

**SOUTH CAROLINA INSURANCE COMPANY****SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS****SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	440	41	10	3	8				3	1
2. 1992.....	3,919	4,985	5,055	5,070	5,086	5,086	5,086	5,086	5,092	5,092
3. 1993.....	XXX	2,647	2,781	2,801	2,812	2,812	2,813	2,813	2,813	2,813
4. 1994.....	XXX	XXX	377	425	433	433	433	433	433	433
5. 1995.....	XXX	XXX	XXX	407	446	446	446	446	446	446
6. 1996.....	XXX	XXX	XXX	XXX	63	63	63	63	63	63
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	1	11	11	11
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43	48	48
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16	16
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	46	40	39	8	18	4	3	3	3	4
2. 1992.....	622	55	36	12	18	8	7	7	1	1
3. 1993.....	XXX	115	23	10	21			1	1	1
4. 1994.....	XXX	XXX	41	6	4	1	1	1	3	2
5. 1995.....	XXX	XXX	XXX	52	8					
6. 1996.....	XXX	XXX	XXX	XXX	5	3				
7. 1997.....	XXX	XXX	XXX	XXX	XXX	1				
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	8			
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4		
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	307	57	30	22	36	(11)			1	
2. 1992.....	5,127	5,839	5,924	5,938	5,979	5,975	5,975	5,975	5,975	5,975
3. 1993.....	XXX	3,334	3,451	3,471	3,503	3,482	3,483	3,484	3,484	3,484
4. 1994.....	XXX	XXX	526	559	570	568	568	568	570	569
5. 1995.....	XXX	XXX	XXX	547	578	581	581	581	581	581
6. 1996.....	XXX	XXX	XXX	XXX	85	84	81	81	81	81
7. 1997.....	XXX	XXX	XXX	XXX	XXX	1				
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	9	11	11	11
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57	58	58
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25	24
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	



## SCHEDULE P - PART 5B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

## SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	7,592	1,099	363	190	36	13	8	2	3	
2. 1992.....	6,158	8,002	8,296	8,389	8,413	8,415	8,417	8,417	8,417	8,417
3. 1993.....	XXX	3,288	4,399	4,556	4,590	4,599	4,604	4,611	4,612	4,612
4. 1994.....	XXX	XXX	2,235	2,975	3,083	3,107	3,115	3,116	3,117	3,117
5. 1995.....	XXX	XXX	XXX	1,631	2,147	2,227	2,255	2,259	2,260	2,261
6. 1996.....	XXX	XXX	XXX	XXX	664	967	997	1,004	1,007	1,007
7. 1997.....	XXX	XXX	XXX	XXX	XXX	496	766	806	819	823
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	1,544	2,621	2,810	2,873
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,665	8,227	8,729
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,516	5,720
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	187

## SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	2,065	766	174	246	70	23	14	11	8	8
2. 1992.....	1,961	543	148	45	24	2	1		1	
3. 1993.....	XXX	1,125	249	76	39	20	14	5	1	1
4. 1994.....	XXX	XXX	771	176	57	18	8	7	7	6
5. 1995.....	XXX	XXX	XXX	592	143	44	13	8	2	1
6. 1996.....	XXX	XXX	XXX	XXX	342	45	6	5	1	1
7. 1997.....	XXX	XXX	XXX	XXX	XXX	248	50	11	2	
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	1,062	210	98	26
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,464	710	232
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,464	313
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23

## SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	3,976	674	66	412	61	9	5	13	1	
2. 1992.....	10,090	11,060	11,150	11,194	11,241	11,231	11,233	11,232	11,233	11,232
3. 1993.....	XXX	5,194	5,901	5,959	5,989	5,987	5,986	5,985	5,982	5,982
4. 1994.....	XXX	XXX	3,551	3,948	4,020	4,018	4,019	4,019	4,020	4,019
5. 1995.....	XXX	XXX	XXX	2,535	2,863	2,870	2,871	2,870	2,866	2,866
6. 1996.....	XXX	XXX	XXX	XXX	1,189	1,239	1,236	1,244	1,243	1,243
7. 1997.....	XXX	XXX	XXX	XXX	XXX	896	983	985	990	992
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	3,201	3,630	3,743	3,751
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,535	12,029	12,154
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,116	8,459
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	282

## SCHEDULE P - PART 5C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

## SECTION 1

Years In Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	896	182	132	46	7	5	3	1		
2. 1992.....	1,881	2,590	2,762	2,802	2,817	2,821	2,827	2,827	2,827	2,827
3. 1993.....	XXX	1,149	1,404	1,451	1,462	1,467	1,469	1,470	1,471	1,471
4. 1994.....	XXX	XXX	170	205	213	219	219	219	219	219
5. 1995.....	XXX	XXX	XXX	75	98	101	101	101	101	101
6. 1996.....	XXX	XXX	XXX	XXX	36	60	62	62	63	67
7. 1997.....	XXX	XXX	XXX	XXX	XXX	41	63	68	72	72
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	203	285	290	304
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	376	495	522
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	235	315
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	174

## SECTION 2

Years In Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	380	266	140	61	28	12	7	4	4	2
2. 1992.....	771	339	107	53	22	14	2	2	1	1
3. 1993.....	XXX	319	67	28	13	4	3	1		
4. 1994.....	XXX	XXX	43	11	9	1				
5. 1995.....	XXX	XXX	XXX	22	2					
6. 1996.....	XXX	XXX	XXX	XXX	24	7	7	7	6	2
7. 1997.....	XXX	XXX	XXX	XXX	XXX	24	10	3		
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	78	21	15	6
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	163	60	29
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	116	28
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	97

## SECTION 3

Years In Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	654	201	113	37	2	4	(1)	3		
2. 1992.....	3,211	3,835	3,936	3,970	3,974	3,971	3,965	3,965	3,964	3,964
3. 1993.....	XXX	1,761	1,949	1,986	1,996	1,995	1,996	1,995	1,995	1,995
4. 1994.....	XXX	XXX	253	274	289	288	287	287	287	287
5. 1995.....	XXX	XXX	XXX	115	130	131	131	131	131	131
6. 1996.....	XXX	XXX	XXX	XXX	73	87	89	89	89	89
7. 1997.....	XXX	XXX	XXX	XXX	XXX	89	98	96	97	97
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	351	394	394	399
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	701	725	734
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	427	421
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	290

## SCHEDULE P - PART 5D - WORKERS' COMPENSATION

## SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	706	164	102	45	44	72	18	33	24	25
2. 1992.....	973	1,230	1,293	1,313	1,325	1,328	1,331	1,331	1,332	1,332
3. 1993.....	XXX	237	325	344	355	358	361	364	369	372
4. 1994.....	XXX	XXX	4	4	4	4	4	4	4	4
5. 1995.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6. 1996.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
7. 1997.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

## SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	465	485	360	326	287	235	209	203	200	192
2. 1992.....	350	135	62	37	18	11	8	8	6	6
3. 1993.....	XXX	196	37	8	4	2	3	3	3	3
4. 1994.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5. 1995.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6. 1996.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
7. 1997.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

## SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	396	280	81	74	76	233	6	213	2	2
2. 1992.....	1,441	1,591	1,613	1,626	1,637	1,634	1,635	1,635	1,634	1,634
3. 1993.....	XXX	481	498	504	512	513	517	520	525	528
4. 1994.....	XXX	XXX	4	4	4	4	4	4	4	4
5. 1995.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6. 1996.....	XXX	XXX	XXX	XXX	1	1	1	1	1	1
7. 1997.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

## SOUTH CAROLINA INSURANCE COMPANY

## SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL

## SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	719	159	103	44	16	12	3	2	1	1
2. 1992.....	2,146	2,915	3,023	3,075	3,097	3,105	3,114	3,118	3,123	3,124
3. 1993.....	XXX	1,415	1,553	1,584	1,599	1,602	1,610	1,612	1,614	1,617
4. 1994.....	XXX	XXX	46	51	52	52	52	52	52	52
5. 1995.....	XXX	XXX	XXX	1	1	1	1	1	1	1
6. 1996.....	XXX	XXX	XXX	XXX		1	1	1	1	1
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	213	255	257	262
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	389	532	539
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	313	395
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	232

## SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	368	264	151	73	19	14	8	8	10	10
2. 1992.....	767	229	108	75	33	28	17	5	2	1
3. 1993.....	XXX	196	81	53	10	15	7	5	6	5
4. 1994.....	XXX	XXX	8	8		2	3	1	2	1
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	77	9	7	2
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	180	23	17
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	103	27
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	58

## SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	624	188	103	41	15	13	1	4	(2)	
2. 1992.....	3,681	4,247	4,349	4,415	4,429	4,440	4,455	4,448	4,450	4,450
3. 1993.....	XXX	2,021	2,148	2,192	2,188	2,198	2,207	2,208	2,211	2,213
4. 1994.....	XXX	XXX	73	80	74	76	77	75	76	75
5. 1995.....	XXX	XXX	XXX	1	1	1	1	1	1	1
6. 1996.....	XXX	XXX	XXX	XXX		1	1	1	1	1
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	440	441	441	441
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	954	971	972
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	544	559
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	303

**Sch. P-Pt. 5F-Sn. 1A**  
**NONE**

**Sch. P-Pt. 5F-Sn. 2A**  
**NONE**

**Sch. P-Pt. 5F-Sn. 3A**  
**NONE**

**Sch. P-Pt. 5F-Sn. 1B**  
**NONE**

**Sch. P-Pt. 5F-Sn. 2B**  
**NONE**

**Sch. P-Pt. 5F-Sn. 3B**  
**NONE**

## SOUTH CAROLINA INSURANCE COMPANY

## SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

## SECTION 1A

Years In Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	114	84	67	44	12	39	1	10	8	12
2. 1992.....	83	138	149	161	168	173	175	179	180	182
3. 1993.....	XXX	74	87	92	98	104	108	114	116	124
4. 1994.....	XXX	XXX	3	4	4	4	5	5	5	5
5. 1995.....	XXX	XXX	XXX	1	2	3	4	4	4	4
6. 1996.....	XXX	XXX	XXX	XXX			1	1	1	1
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	2	3	3	3
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	6	7
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	16
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5

## SECTION 2A

Years In Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	119	293	273	252	170	158	135	134	104	92
2. 1992.....	61	30	17	13	34	22	18	10	14	10
3. 1993.....	XXX	32	25	26	28	22	13	7	10	8
4. 1994.....	XXX	XXX	3	3	5	1				
5. 1995.....	XXX	XXX	XXX			1				
6. 1996.....	XXX	XXX	XXX	XXX		10	1	1	1	1
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX		3	2	2
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	1	1
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	1
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3

## SECTION 3A

Years In Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	143	308	72	42	33	215		144	1	
2. 1992.....	205	273	287	302	339	341	339	337	346	346
3. 1993.....	XXX	135	161	180	198	200	195	195	201	207
4. 1994.....	XXX	XXX	9	12	14	11	11	11	11	11
5. 1995.....	XXX	XXX	XXX	2	3	5	5	5	5	5
6. 1996.....	XXX	XXX	XXX	XXX		10	3	3	3	3
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	5	13	12	12
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19	16	17
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23	25
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9

## SOUTH CAROLINA INSURANCE COMPANY

## SCHEDULE P - PART 5H - OTHER LIABILITY - CLAIMS-MADE

## SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

## SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

## SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

## SCHEDULE P - PART 5R - PRODUCTS LIABILITY - OCCURRENCE

## SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	8	2	1	1	1					
2. 1992.....	4	8	8	9	10	10	10	10	10	10
3. 1993.....	XXX	1	3	4	4	4	4	4	4	4
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

## SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	4	4	3	2	1				1	1
2. 1992.....	2	2	2	4		1				
3. 1993.....	XXX	1		2						
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

## SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	7	3	2	4		3				
2. 1992.....	7	11	12	15	13	14	13	13	13	13
3. 1993.....	XXX	4	5	8	6	6	6	6	6	6
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	



**SCHEDULE P - PART 5R - PRODUCTS LIABILITY - CLAIMS-MADE****SECTION 1B**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SECTION 2B**

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SECTION 3B**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 6C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL****SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior.....											
2. 1992.....										0	
3. 1993.....	XXX		15,222	15,266	15,235	15,235	15,235	15,235	15,235	15,235	
4. 1994.....	XXX	XXX	2,250	2,781	2,677	2,677	2,677	2,677	2,677	2,677	
5. 1995.....	XXX	XXX	XXX	548	332	342	342	342	342	342	
6. 1996.....	XXX	XXX	XXX	XXX	153	214	222	222	222	222	
7. 1997.....	XXX	XXX	XXX	XXX	XXX	198	250	250	250	250	
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	2,258	3,034	3,034	3,034	
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,395	6,511	6,511	
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,104	2,104	0
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch. P-Pt 1).....	27,975	14,587	2,157	1,123	(198)	269	2,318	5,171	4,220	3,278	XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior.....											
2. 1992.....										0	
3. 1993.....	XXX		4,708	4,731	4,734	4,734	4,734	4,734	4,734	4,734	
4. 1994.....	XXX	XXX	1,326	1,598	1,620	1,620	1,620	1,620	1,620	1,620	
5. 1995.....	XXX	XXX	XXX	280	416	425	425	425	425	425	
6. 1996.....	XXX	XXX	XXX	XXX	142	199	204	204	204	204	
7. 1997.....	XXX	XXX	XXX	XXX	XXX	181	227	227	227	227	
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	1,197	1,195	1,195	1,195	
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,337	4,899	4,899	
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,485	1,485	0
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch. P-Pt 1).....	4,672	4,317	1,094	575	303	247	1,248	3,335	3,047	1,543	XXX

**SCHEDULE P - PART 6D - WORKERS' COMPENSATION****SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior.....											
2. 1992.....										0	
3. 1993.....	XXX		9,542	9,535	9,539	9,888	9,888	9,888	9,888	9,888	
4. 1994.....	XXX	XXX	467	467	467	483	483	483	483	483	
5. 1995.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
6. 1996.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
7. 1997.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch. P-Pt 1).....	14,687	9,058	448	(7)	4	365					XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior.....											
2. 1992.....							(375)	(375)	(375)	(375)	
3. 1993.....	XXX		18	94	94	94	94	94	94	94	
4. 1994.....	XXX	XXX	33	33	33	33	30	28	28	28	
5. 1995.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
6. 1996.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
7. 1997.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch. P-Pt 1).....	323	420	103	76		(375)	(3)	(2)	(1)		XXX

## SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL

## SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior											
2. 1992											0
3. 1993	XXX		11,405	11,407	11,406	11,406	11,406	11,406	11,406	11,406	
4. 1994	XXX	XXX	411	411	411	411	411	411	411	411	
5. 1995	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
6. 1996	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
7. 1997	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX	2,874	2,870	2,896	2,896	
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,207	9,225	9,225	
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,375	3,375	0
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch. P-Pt 1)	23,802	10,929	394	2	(1)		2,874	6,203	6,419	6,171	XXX

## SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior											
2. 1992											0
3. 1993	XXX		3,341	3,544	3,544	3,544	3,544	3,544	3,544	3,544	
4. 1994	XXX	XXX	445	445	445	445	445	445	445	445	
5. 1995	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
6. 1996	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
7. 1997	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX	636	636	636	636	
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,468	6,588	6,588	
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,606	2,606	0
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch. P-Pt 1)	7,325	3,202	426	203			636	4,468	4,826	1,876	XXX

## SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE

## SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior											
2. 1992											0
3. 1993	XXX		2,973	2,973	2,973	2,973	2,973	2,973	2,973	2,973	
4. 1994	XXX	XXX	259	353	366	366	366	366	366	366	
5. 1995	XXX	XXX	XXX	10	11	11	11	11	11	11	
6. 1996	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
7. 1997	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX	317	320	320	320	
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX	715	715	715	
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch. P-Pt 1)	5,190	2,849	248	104	14		317	718	734	660	XXX

## SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior											
2. 1992											0
3. 1993	XXX		900	900	900	900	900	900	900	900	
4. 1994	XXX	XXX	76	118	119	119	119	119	119	119	
5. 1995	XXX	XXX	XXX	4	4	4	4	4	4	4	
6. 1996	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
7. 1997	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX	85	85	85	85	
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX	541	541	541	
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch. P-Pt 1)	1,640	773	73	48	1		85	541	590	261	XXX

## SOUTH CAROLINA INSURANCE COMPANY

## SCHEDULE P - PART 6H - OTHER LIABILITY - CLAIMS-MADE

## SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior											
2. 1992										.0	
3. 1993	XXX									.0	
4. 1994	XXX	XXX								.0	
5. 1995	XXX	XXX	XXX							.0	
6. 1996	XXX	XXX	XXX	XXX						.0	
7. 1997	XXX	XXX	XXX	XXX	XXX					.0	
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX				.0	
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX			.0	
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		.0	
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch. P-Pt 1)											XXX

## SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior											
2. 1992										.0	
3. 1993	XXX									.0	
4. 1994	XXX	XXX								.0	
5. 1995	XXX	XXX	XXX							.0	
6. 1996	XXX	XXX	XXX	XXX						.0	
7. 1997	XXX	XXX	XXX	XXX	XXX					.0	
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX				.0	
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX			.0	
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		.0	
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch. P-Pt 1)											XXX

## SCHEDULE P - PART 6M - INTERNATIONAL

## SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior											
2. 1992										.0	
3. 1993	XXX			.99	.99	.99	.99	.99	.99	.99	
4. 1994	XXX	XXX								.0	
5. 1995	XXX	XXX	XXX							.0	
6. 1996	XXX	XXX	XXX	XXX						.0	
7. 1997	XXX	XXX	XXX	XXX	XXX					.0	
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX				.0	
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX			.0	
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		.0	
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch. P-Pt 1)	882	120									XXX

## SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior											
2. 1992										.0	
3. 1993	XXX									.0	
4. 1994	XXX	XXX								.0	
5. 1995	XXX	XXX	XXX							.0	
6. 1996	XXX	XXX	XXX	XXX						.0	
7. 1997	XXX	XXX	XXX	XXX	XXX					.0	
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX				.0	
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX			.0	
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		.0	
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch. P-Pt 1)											XXX

## SCHEDULE P - PART 6N - REINSURANCE

## NONPROPORTIONAL ASSUMED PROPERTY

## SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior.....											0
2. 1992.....											0
3. 1993.....	XXX										0
4. 1994.....	XXX	XXX									0
5. 1995.....	XXX	XXX	XXX								0
6. 1996.....	XXX	XXX	XXX	XXX							0
7. 1997.....	XXX	XXX	XXX	XXX	XXX						0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					0
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (P-PL1)											XXX

## SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior.....											0
2. 1992.....											0
3. 1993.....	XXX										0
4. 1994.....	XXX	XXX									0
5. 1995.....	XXX	XXX	XXX								0
6. 1996.....	XXX	XXX	XXX	XXX							0
7. 1997.....	XXX	XXX	XXX	XXX	XXX						0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					0
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (P-PL1)											XXX

## SCHEDULE P - PART 6O - REINSURANCE

## NONPROPORTIONAL ASSUMED LIABILITY

## SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior.....											0
2. 1992.....											0
3. 1993.....	XXX										0
4. 1994.....	XXX	XXX									0
5. 1995.....	XXX	XXX	XXX								0
6. 1996.....	XXX	XXX	XXX	XXX							0
7. 1997.....	XXX	XXX	XXX	XXX	XXX						0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					0
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (P-PL1)											XXX

## SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior.....											0
2. 1992.....											0
3. 1993.....	XXX										0
4. 1994.....	XXX	XXX									0
5. 1995.....	XXX	XXX	XXX								0
6. 1996.....	XXX	XXX	XXX	XXX							0
7. 1997.....	XXX	XXX	XXX	XXX	XXX						0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					0
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (P-PL1)											XXX

## SOUTH CAROLINA INSURANCE COMPANY

## SCHEDULE P - PART 6R - PRODUCTS LIABILITY - OCCURRENCE

## SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior											
2. 1992										.0	
3. 1993	XXX		.689	.689	.689	.689	.689	.689	.689	.689	
4. 1994	XXX	XXX	.24	.24	.24	.24	.24	.24	.24	.24	
5. 1995	XXX	XXX	XXX							.0	
6. 1996	XXX	XXX	XXX	XXX						.0	
7. 1997	XXX	XXX	XXX	XXX	XXX					.0	
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX	.12	.12	.12	.12	
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.22	.28	.28	
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.8	.8	.0
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch. P-Pt 1)	1,616	850	32				.12	.22	.14	.11	XXX

## SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior											
2. 1992										.0	
3. 1993	XXX			.15	.15	.15	.15	.15	.15	.15	
4. 1994	XXX	XXX								.0	
5. 1995	XXX	XXX	XXX							.0	
6. 1996	XXX	XXX	XXX	XXX						.0	
7. 1997	XXX	XXX	XXX	XXX	XXX					.0	
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX	.2	.2	.2	.2	
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.16	.21	.21	
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.6	.6	
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch. P-Pt 1)	3	.50	.12	.15			.2	.16	.11	.2	XXX

## SCHEDULE P - PART 6R - PRODUCTS LIABILITY - CLAIMS-MADE

## SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior											
2. 1992										.0	
3. 1993	XXX									.0	
4. 1994	XXX	XXX								.0	
5. 1995	XXX	XXX	XXX							.0	
6. 1996	XXX	XXX	XXX	XXX						.0	
7. 1997	XXX	XXX	XXX	XXX	XXX					.0	
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX				.0	
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX			.0	
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		.0	
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch. P-Pt 1)											XXX

## SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior											
2. 1992										.0	
3. 1993	XXX									.0	
4. 1994	XXX	XXX								.0	
5. 1995	XXX	XXX	XXX							.0	
6. 1996	XXX	XXX	XXX	XXX						.0	
7. 1997	XXX	XXX	XXX	XXX	XXX					.0	
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX				.0	
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX			.0	
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		.0	
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch. P-Pt 1)											XXX

## SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS

(\$000 Omitted)

## SECTION 1

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/farmowners.....	78		0.0			0.0
2. Private passenger auto liability/medical.....	5,476		0.0	746		0.0
3. Commercial auto/truck liability/medical.....	956		0.0	2,298		0.0
4. Workers' compensation.....	8,634		0.0			0.0
5. Commercial multiple peril.....	850		0.0	6,337		0.0
6. Medical malpractice - occurrence.....			0.0			0.0
7. Medical malpractice - claims-made.....			0.0			0.0
8. Special liability.....	4		0.0	444		0.0
9. Other liability - occurrence.....	8,053		0.0	550		0.0
10. Other liability - claims-made.....			0.0			0.0
11. Special property.....	68		0.0			0.0
12. Auto physical damage.....	75		0.0	778		0.0
13. Fidelity/surety.....			0.0	10		0.0
14. Other.....			0.0			0.0
15. International.....	61		0.0			0.0
16. Reinsurance - Nonproportional Assumed Property.....	XXX	XXX	XXX	XXX	XXX	XXX
17. Reinsurance - Nonproportional Assumed Liability.....	XXX	XXX	XXX	XXX	XXX	XXX
18. Reinsurance - Nonproportional Assumed Financial Lines.....	XXX	XXX	XXX	XXX	XXX	XXX
19. Products liability - occurrence.....	4		0.0	12		0.0
20. Products liability - claims-made.....			0.0			0.0
21. Financial guaranty/mortgage guaranty.....			0.0			0.0
22. Totals.....	24,260	0	0.0	11,175	0	0.0

## SECTION 2

Years in Which Policies Were Issued	Incurred Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

## SECTION 3

Years in Which Policies Were Issued	Bulk and Incurred But Not Reported Reserves for Losses and Defense and Cost Containment Expenses at Year End (\$000 omitted)									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS (continued)****SECTION 4**

Years in Which Policies Were Issued	Net Earned Premiums Reported at Year End (\$000 omitted)									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SECTION 5**

Years in Which Policies Were Issued	Net Reserve for Premium Adjustments and Accrued Retrospective Premiums at Year End (\$000 omitted)									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	



**SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS**

(\$000 Omitted)

**SECTION 1**

	1	2	3	4	5	6
	Total Net Losses and Expenses Unpaid	Net Losses and Expenses Unpaid on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total	Total Net Premiums Written	Net Premiums Written on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total
Schedule P - Part 1						
1. Homeowners/farmowners.....	78		0.0			0.0
2. Private passenger auto liability/medical.....	5,476		0.0	746		0.0
3. Commercial auto/truck liability/medical.....	956		0.0	2,298		0.0
4. Workers' compensation.....	8,634		0.0			0.0
5. Commercial multiple peril.....	850		0.0	6,337		0.0
6. Medical malpractice - occurrence.....			0.0			0.0
7. Medical malpractice - claims-made.....			0.0			0.0
8. Special liability.....	4		0.0	444		0.0
9. Other liability - occurrence.....	8,053		0.0	550		0.0
10. Other liability - claims-made.....			0.0			0.0
11. Special property.....	68		0.0			0.0
12. Auto physical damage.....	76		0.0	778		0.0
13. Fidelity/surety.....			0.0	10		0.0
14. Other.....			0.0			0.0
15. International.....	61		0.0			0.0
16. Reinsurance - Nonproportional Assumed Property.....			0.0			0.0
17. Reinsurance - Nonproportional Assumed Liability.....			0.0			0.0
18. Reinsurance - Nonproportional Assumed Financial Lines.....			0.0			0.0
19. Products liability - occurrence.....	4		0.0	12		0.0
20. Products liability - claims-made.....			0.0			0.0
21. Financial guaranty/mortgage guaranty.....			0.0			0.0
22. Totals	24,260	0	0.0	11,175	0	0.0

**SECTION 2**

Years in Which Policies Were Issued	Incurred Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SECTION 3**

Years in Which Policies Were Issued	Bulk and Incurred But Not Reported Reserves for Losses and Defense and Cost Containment Expenses at Year End (\$000 omitted)									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

## SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS (continued)

## SECTION 4

Years in Which Policies Were Issued	Net Earned Premiums Reported At Year End (\$000 Omitted)									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

## SECTION 5

Years in Which Policies Were Issued	Net Reserve For Premium Adjustments And Accrued Retrospective Premiums At Year End (\$000 Omitted)									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

## SECTION 6

Years in Which Policies Were Issued	Incurred Adjustable Commissions Reported At Year End (\$000 Omitted)									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

## SECTION 7

Years in Which Policies Were Issued	Reserves For Commission Adjustments At Year End (\$000 Omitted)									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

## SCHEDULE P INTERROGATORIES

1. What is the extended loss and expense reserve - direct and assumed - for the following classes? An example of an extended loss and expense reserve is the actuarial reserve for the free-tail coverage arising upon death, disability or retirement in most medical malpractice policies. Such a liability is to be reported here even if it was not reported elsewhere in Schedule P, but otherwise reported as a liability item on Page 3. Show the full reserve amount, not just the change during the current year.

Years in Which Premiums Were Earned and Losses Were Incurred	1 Medical Malpractice	2 Other Liability	3 Products Liability
1.01 Prior.....	0	0	0
1.02 1992.....	0	0	0
1.03 1993.....	0	0	0
1.04 1994.....	0	0	0
1.05 1995.....	0	0	0
1.06 1996.....	0	0	0
1.07 1997.....	0	0	0
1.08 1998.....	0	0	0
1.09 1999.....	0	0	0
1.10 2000.....	0	0	0
1.11 2001.....	0	0	0
1.12 Totals.....	0	0	0

2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement? Yes ☒ No ☐

3. The Adjusting and Other expense payments and reserves should be allocated to the years in which losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this statement? Yes ☒ No ☐

4. Do any lines in Schedule P include reserves which are reported gross of any discount to present value of future payments, but are reported net of such discounts on Page 11? Yes ☐ No ☒

If Yes, proper reporting must be made in the Notes to Financial Statements, as specified in the instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33.

Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.

Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.

5. What were the net premiums in force at the end of the year for: (in thousands of dollars)
- 5.1 Fidelity \$ .....
- 5.2 Surety \$ .....

6. Claim count information is reported (check one). 6.1 per claim .....  
If not the same in all years, explain in Interrogatory 7. 6.2 per claimant .....X.....

- 7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes which have occurred which must be considered when making such analyses? Yes ☐ No ☒

- 7.2 An extended statement may be attached.  
N/A

## SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

## SCHEDULE P - PART 1 - SUMMARY

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported- Direct and Assumed	
	1  Direct and Assumed	2  Ceded	3  Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10  Salvage and Subrogation Received		11  Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4  Direct and Assumed	5  Ceded	6  Direct and Assumed	7  Ceded	8  Direct and Assumed	9  Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	.....	.....	.....	.....	.....	.....	.....	0	XXX.....
2. 1992.....	21,556.....	13,156.....	8,400.....	18,985.....	14,487.....	532.....	175.....	1,134.....	.....	335.....	5,989.....	XXX.....
3. 1993.....	31,964.....	20,259.....	11,705.....	28,234.....	20,128.....	775.....	147.....	1,241.....	.....	567.....	9,975.....	XXX.....
4. 1994.....	27,863.....	18,280.....	9,583.....	24,726.....	18,539.....	852.....	106.....	(174).....	.....	541.....	6,759.....	XXX.....
5. 1995.....	30,708.....	19,945.....	10,763.....	27,932.....	19,987.....	884.....	13.....	38.....	.....	523.....	8,854.....	XXX.....
6. 1996.....	37,712.....	24,282.....	13,430.....	35,820.....	24,410.....	957.....	.....	(13).....	.....	466.....	12,354.....	XXX.....
7. 1997.....	30,642.....	22,391.....	8,251.....	27,449.....	21,982.....	775.....	.....	43.....	.....	342.....	6,285.....	XXX.....
8. 1998.....	32,373.....	23,926.....	8,447.....	28,209.....	22,136.....	712.....	.....	(65).....	.....	353.....	6,720.....	XXX.....
9. 1999.....	24,881.....	16,824.....	8,057.....	21,791.....	16,407.....	443.....	.....	(321).....	.....	423.....	5,506.....	XXX.....
10. 2000.....	24,023.....	21,628.....	2,395.....	25,527.....	23,796.....	501.....	128.....	(981).....	.....	191.....	1,223.....	XXX.....
11. 2001.....	42,634.....	38,357.....	4,277.....	27,805.....	25,020.....	680.....	270.....	(1,076).....	.....	142.....	1,919.....	XXX.....
12. Totals.....	XXX.....	XXX.....	XXX.....	268,878.....	208,892.....	7,111.....	839.....	(174).....	0.....	3,883.....	65,584.....	XXX.....

	353 Losses Unpaid								Adjusting and Other Unpaid		23	24	25
	Case Basis				Defense and Cost Containment Unpaid				21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....												0	XXX
2. 1992.....												0	XXX
3. 1993.....												0	XXX
4. 1994.....	20	20			1				1			2	XXX
5. 1995.....	125	125			4				5			9	XXX
6. 1996.....	81	58			3				7			33	XXX
7. 1997.....	235	235			7				10			17	XXX
8. 1998.....	423	342			13				28			122	XXX
9. 1999.....	854	766			27				49			164	XXX
10. 2000.....	1,824	1,787	862	847	58	1	28		119		1	256	XXX
11. 2001.....	10,458	10,212	4,576	4,519	340	28	146	6	629		50	1,384	XXX
12. Totals.....	14,020	13,545	5,438	5,366	453	29	174	6	848	0	51	1,887	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 1992.....	20,651	14,662	5,989	95.8	111.4	71.3				0	0
3. 1993.....	30,250	20,275	9,975	94.6	100.1	85.2				0	0
4. 1994.....	25,426	18,665	6,761	91.3	102.1	70.6				0	2
5. 1995.....	28,988	20,125	8,863	94.4	100.9	82.3				0	9
6. 1996.....	36,855	24,468	12,387	97.7	100.8	92.2				23	10
7. 1997.....	28,519	22,217	6,302	93.1	99.2	76.4				0	17
8. 1998.....	29,320	22,478	6,842	90.6	93.9	81.0				81	41
9. 1999.....	22,843	17,173	5,670	91.8	102.1	70.4				88	76
10. 2000.....	28,038	26,559	1,479	116.7	122.8	61.8				52	204
11. 2001.....	43,358	40,055	3,303	101.7	104.4	77.2				303	1,081
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	547	1,440

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements which will reconcile Part 1 with Parts 2 and 4.

**SCHEDULE P - PART 2 - SUMMARY**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	One Year	Two Year
1. Prior.....	340	224	173	187	190	195	210	212	212	212	0	0
2. 1992.....	5,411	4,975	4,933	4,884	4,848	4,854	4,855	4,856	4,855	4,855	0	(1)
3. 1993.....	XXX	9,109	8,678	8,538	8,584	8,692	8,727	8,736	8,736	8,734	(2)	(2)
4. 1994.....	XXX	XXX	7,175	6,675	6,804	6,857	6,908	6,937	6,934	6,934	0	(3)
5. 1995.....	XXX	XXX	XXX	8,763	8,736	8,697	8,795	8,785	8,831	8,820	(11)	35
6. 1996.....	XXX	XXX	XXX	XXX	12,327	12,241	12,304	12,356	12,368	12,393	25	37
7. 1997.....	XXX	XXX	XXX	XXX	XXX	6,247	6,143	6,169	6,192	6,249	57	80
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	6,424	6,663	6,814	6,879	65	196
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,843	5,902	5,942	40	99
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,550	2,341	(209)	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,750	XXX	XXX
12. Totals.....											(35)	441

**SCHEDULE P - PART 3 - SUMMARY**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001		
1. Prior.....	000	53	135	186	189	194	210	212	212	212	XXX	XXX
2. 1992.....	4,102	4,701	4,846	4,881	4,846	4,853	4,855	4,855	4,855	4,855	XXX	XXX
3. 1993.....	XXX	7,063	8,228	8,457	8,538	8,680	8,715	8,736	8,736	8,734	XXX	XXX
4. 1994.....	XXX	XXX	5,510	6,367	6,655	6,803	6,899	6,933	6,933	6,933	XXX	XXX
5. 1995.....	XXX	XXX	XXX	7,229	8,355	8,614	8,709	8,773	8,809	8,816	XXX	XXX
6. 1996.....	XXX	XXX	XXX	XXX	10,417	11,787	12,068	12,310	12,347	12,367	XXX	XXX
7. 1997.....	XXX	XXX	XXX	XXX	XXX	4,766	5,821	6,054	6,157	6,242	XXX	XXX
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	4,906	6,294	6,647	6,785	XXX	XXX
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,837	5,623	5,827	XXX	XXX
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,680	2,204	XXX	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,995	XXX	XXX

**SCHEDULE P - PART 4 - SUMMARY**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior.....	73	39								
2. 1992.....	427	18								
3. 1993.....	XXX	440	57							
4. 1994.....	XXX	XXX	382	82						
5. 1995.....	XXX	XXX	XXX	442	57					
6. 1996.....	XXX	XXX	XXX	XXX	334	75				
7. 1997.....	XXX	XXX	XXX	XXX	XXX	409	90			
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	319	50		
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	243	73	
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	205	43
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	197

## SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS

(\$000 omitted)

Years In Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported- Direct and Assumed	
	1  Direct and Assumed	2  Ceded	3  Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10  Salvage and Subrogation Received		11  Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4  Direct and Assumed	5  Ceded	6  Direct and Assumed	7  Ceded	8  Direct and Assumed	9  Ceded			
1. Prior.....	XXX	XXX	XXX								0	XXX
2. 1992.....			0								0	
3. 1993.....			0								0	
4. 1994.....			0								0	
5. 1995.....			0								0	
6. 1996.....			0								0	
7. 1997.....			0								0	
8. 1998.....			0								0	
9. 1999.....			0								0	
10. 2000.....			0								0	
11. 2001.....			0								0	
12. Totals.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....											Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding- Direct and Assumed
2. 1992.....													
3. 1993.....													
4. 1994.....													
5. 1995.....													
6. 1996.....													
7. 1997.....													
8. 1998.....													
9. 1999.....													
10. 2000.....													
11. 2001.....													
12. Totals.....	0	0	0	0	0	0	0	0	0	0	0	0	

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	.0	.0
2. 1992.....	.0	.0	.0	.0	.0	.0				.0	.0
3. 1993.....	.0	.0	.0	.0	.0	.0				.0	.0
4. 1994.....	.0	.0	.0	.0	.0	.0				.0	.0
5. 1995.....	.0	.0	.0	.0	.0	.0				.0	.0
6. 1996.....	.0	.0	.0	.0	.0	.0				.0	.0
7. 1997.....	.0	.0	.0	.0	.0	.0				.0	.0
8. 1998.....	.0	.0	.0	.0	.0	.0				.0	.0
9. 1999.....	.0	.0	.0	.0	.0	.0				.0	.0
10. 2000.....	.0	.0	.0	.0	.0	.0				.0	.0
11. 2001.....	.0	.0	.0	.0	.0	.0				.0	.0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.0	.0

## SCHEDULE P - PART 1B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported- Direct and Assumed	
	1  Direct and Assumed	2  Ceded	3  Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10  Salvage and Subrogation Received		11  Total Net Paid (Col's. 4 - 5 + 6 - 7 + 8 - 9)
				4  Direct and Assumed	5  Ceded	6  Direct and Assumed	7  Ceded	8  Direct and Assumed	9  Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....								0.....	XXX.....
2. 1992.....	12,501.....	12,252.....	249.....	14,167.....	13,848.....	336.....	153.....	818.....		99.....	1,320.....	5,331.....
3. 1993.....	19,353.....	16,936.....	2,417.....	20,390.....	18,192.....	487.....	73.....	856.....		121.....	3,468.....	9,248.....
4. 1994.....	16,998.....	15,524.....	1,474.....	18,057.....	16,845.....	632.....	50.....	(128).....		138.....	1,666.....	8,390.....
5. 1995.....	18,233.....	16,881.....	1,352.....	19,102.....	18,076.....	663.....	3.....	21.....		53.....	1,707.....	6,857.....
6. 1996.....	21,353.....	19,904.....	1,449.....	22,502.....	21,249.....	613.....		(14).....		4.....	1,852.....	10,108.....
7. 1997.....	19,032.....	17,748.....	1,284.....	19,982.....	18,995.....	528.....		16.....		12.....	1,531.....	8,483.....
8. 1998.....	20,474.....	19,062.....	1,412.....	20,573.....	19,081.....	429.....		(95).....		26.....	1,826.....	9,308.....
9. 1999.....	15,652.....	14,486.....	1,166.....	16,032.....	15,227.....	269.....		(109).....		8.....	965.....	6,843.....
10. 2000.....	14,650.....	14,580.....	70.....	18,999.....	18,824.....	249.....	2.....	(77).....		2.....	345.....	8,122.....
11. 2001.....	25,590.....	25,428.....	162.....	17,500.....	17,441.....	320.....	1.....	(24).....			354.....	10,807.....
12. Totals.....	XXX.....	XXX.....	XXX.....	187,304.....	177,778.....	4,526.....	282.....	1,264.....	0.....	463.....	15,034.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....													0
2. 1992.....													0
3. 1993.....													0
4. 1994.....	20	20			1				1				2
5. 1995.....	125	125			4				5				9
6. 1996.....	81	58			3				7				33
7. 1997.....	235	235			7				10				17
8. 1998.....	423	342			13				28				122
9. 1999.....	854	766			27				49				164
10. 2000.....	1,821	1,787	862	847	58	1	28		118				252
11. 2001.....	9,522	9,510	4,462	4,434	304	1	142	3	590				1,072
12. Totals.....	13,081	12,843	5,324	5,281	417	2	170	3	808	0	0		1,671

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	.....0	.....0
2. 1992.....	15,321.....	14,001.....	1,320.....	122.6.....	114.3.....	530.1.....				.....0	.....0
3. 1993.....	21,733.....	18,265.....	3,468.....	112.3.....	107.8.....	143.5.....				.....0	.....0
4. 1994.....	18,583.....	16,915.....	1,668.....	109.3.....	109.0.....	113.2.....				.....0	.....2
5. 1995.....	19,920.....	18,204.....	1,716.....	109.3.....	107.8.....	126.9.....				.....0	.....9
6. 1996.....	23,192.....	21,307.....	1,885.....	108.6.....	107.0.....	130.1.....				23.....	10.....
7. 1997.....	20,778.....	19,230.....	1,548.....	109.2.....	108.4.....	120.6.....				.....0	.....17
8. 1998.....	21,371.....	19,423.....	1,948.....	104.4.....	101.9.....	138.0.....				81.....	41.....
9. 1999.....	17,122.....	15,993.....	1,129.....	109.4.....	110.4.....	96.8.....				88.....	76.....
10. 2000.....	22,058.....	21,461.....	597.....	150.6.....	147.2.....	852.9.....				49.....	203.....
11. 2001.....	32,816.....	31,390.....	1,426.....	128.2.....	123.4.....	880.2.....				40.....	1,032.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	281.....	1,390.....

**Sch. P-Pt. 1C**  
**NONE**

**Sch. P-Pt. 1D**  
**NONE**

**Sch. P-Pt. 1E**  
**NONE**

**Sch. P-Pt. 1F-Sn. 1**  
**NONE**

**Sch. P-Pt. 1F-Sn. 2**  
**NONE**

**Sch. P-Pt. 1G**  
**NONE**

**Sch. P-Pt. 1H-Sn. 1**  
**NONE**

**Sch. P-Pt. 1H-Sn. 2**  
**NONE**

**Sch. P-Pt. 1I**  
**NONE**



## SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported- Direct and Assumed
	1  Direct and Assumed	2  Ceded	3  Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10  Salvage and Subrogation Received	11  Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4  Direct and Assumed	5  Ceded	6  Direct and Assumed	7  Ceded	8  Direct and Assumed	9  Ceded			
1. Prior.....	XXX	XXX	XXX	(26)	(7)	3		6		36	(10)	XXX
2. 2000.....	9,373	7,048	2,325	6,628	4,972	252	126	(904)		189	878	4,524
3. 2001.....	17,044	12,929	4,115	10,105	7,579	360	269	(1,052)		142	1,565	7,077
4. Totals.....	XXX	XXX	XXX	16,707	12,544	615	395	(1,950)	0	367	2,433	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23  Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding- Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21  Direct and Assumed	22			
	13 Direct and Assumed	14	15 Direct and Assumed	16	17 Direct and Assumed	18	19 Direct and Assumed	20					
	Ceded		Ceded		Ceded		Ceded						
1. Prior.....												0	
2. 2000.....	3								1		1	4	2
3. 2001.....	936	702	114	85	36	27	4	3	39		50	312	355
4. Totals.....	939	702	114	85	36	27	4	3	40	0	51	316	357

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34  Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27  Ceded	28  Net	29 Direct and Assumed	30  Ceded	31  Net	32  Loss	33  Loss Expense		35  Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 2000 .....	5,980	5,098	882	63.8	72.3	37.9				3	1
3. 2001 .....	10,542	8,665	1,877	81.9	67.0	45.6				263	49
4. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	266	50

**Sch. P-Pt. 1K**  
**NONE**

**Sch. P-Pt. 1L**  
**NONE**

**Sch. P-Pt. 1M**  
**NONE**

**Sch. P-Pt. 1N**  
**NONE**

**Sch. P-Pt. 1O**  
**NONE**

**Sch. P-Pt. 1P**  
**NONE**

**Sch. P-Pt. 1R-Sn. 1**  
**NONE**

**Sch. P-Pt. 1R-Sn. 2**  
**NONE**

**Sch. P-Pt. 1S**  
**NONE**

**SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS**

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior.....											0	0
2. 1992.....											0	0
3. 1993.....	XXX										0	0
4. 1994.....	XXX	XXX									0	0
5. 1995.....	XXX	XXX	XXX								0	0
6. 1996.....	XXX	XXX	XXX	XXX							0	0
7. 1997.....	XXX	XXX	XXX	XXX	XXX						0	0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					0	0
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											0	0

**SCHEDULE P - PART 2B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**

1. Prior.....	296	240	225	240	245	252	267	270	270	270	0	0
2. 1992.....	533	509	545	528	495	501	502	503	502	502	0	(1)
3. 1993.....	XXX	2,863	2,493	2,403	2,557	2,566	2,602	2,612	2,613	2,612	(1)	0
4. 1994.....	XXX	XXX	1,854	1,505	1,659	1,712	1,770	1,797	1,795	1,795	0	(2)
5. 1995.....	XXX	XXX	XXX	1,638	1,530	1,535	1,662	1,654	1,685	1,690	5	36
6. 1996.....	XXX	XXX	XXX	XXX	1,706	1,698	1,776	1,848	1,864	1,892	28	44
7. 1997.....	XXX	XXX	XXX	XXX	XXX	1,503	1,402	1,421	1,465	1,522	57	101
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	1,575	1,804	1,938	2,015	77	211
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,145	1,189	1,189	46	44
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	735	555	(179)	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	860	XXX	XXX
12. Totals											33	433

**SCHEDULE P - PART 2C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

1. Prior.....											0	0
2. 1992.....											0	0
3. 1993.....	XXX										0	0
4. 1994.....	XXX	XXX									0	0
5. 1995.....	XXX	XXX	XXX								0	0
6. 1996.....	XXX	XXX	XXX	XXX							0	0
7. 1997.....	XXX	XXX	XXX	XXX	XXX						0	0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					0	0
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											0	0

**SCHEDULE P - PART 2D - WORKERS' COMPENSATION**

1. Prior.....											0	0
2. 1992.....											0	0
3. 1993.....	XXX										0	0
4. 1994.....	XXX	XXX									0	0
5. 1995.....	XXX	XXX	XXX								0	0
6. 1996.....	XXX	XXX	XXX	XXX							0	0
7. 1997.....	XXX	XXX	XXX	XXX	XXX						0	0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					0	0
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											0	0

**SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL**

1. Prior.....											0	0
2. 1992.....											0	0
3. 1993.....	XXX										0	0
4. 1994.....	XXX	XXX									0	0
5. 1995.....	XXX	XXX	XXX								0	0
6. 1996.....	XXX	XXX	XXX	XXX							0	0
7. 1997.....	XXX	XXX	XXX	XXX	XXX						0	0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					0	0
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											0	0

**SCHEDULE P - PART 2F - SECTION 1 - MEDICAL MALPRACTICE - OCCURRENCE**

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	One Year	Two Year
1. Prior.....											.0	.0
2. 1992.....											.0	.0
3. 1993.....	XXX										.0	.0
4. 1994.....	XXX	XXX									.0	.0
5. 1995.....	XXX	XXX	XXX								.0	.0
6. 1996.....	XXX	XXX	XXX	XXX							.0	.0
7. 1997.....	XXX	XXX	XXX	XXX	XXX						.0	.0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					.0	.0
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				.0	.0
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			.0	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											.0	.0

**SCHEDULE P - PART 2F - SECTION 2 - MEDICAL MALPRACTICE - CLAIMS-MADE**

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	One Year	Two Year
1. Prior.....											.0	.0
2. 1992.....											.0	.0
3. 1993.....	XXX										.0	.0
4. 1994.....	XXX	XXX									.0	.0
5. 1995.....	XXX	XXX	XXX								.0	.0
6. 1996.....	XXX	XXX	XXX	XXX							.0	.0
7. 1997.....	XXX	XXX	XXX	XXX	XXX						.0	.0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					.0	.0
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				.0	.0
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			.0	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											.0	.0

**SCHEDULE P - PART 2G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER & MACHINERY)**

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	One Year	Two Year
1. Prior.....											.0	.0
2. 1992.....											.0	.0
3. 1993.....	XXX										.0	.0
4. 1994.....	XXX	XXX									.0	.0
5. 1995.....	XXX	XXX	XXX								.0	.0
6. 1996.....	XXX	XXX	XXX	XXX							.0	.0
7. 1997.....	XXX	XXX	XXX	XXX	XXX						.0	.0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					.0	.0
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				.0	.0
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			.0	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											.0	.0

**SCHEDULE P - PART 2H - SECTION 1 - OTHER LIABILITY - OCCURRENCE**

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	One Year	Two Year
1. Prior.....											.0	.0
2. 1992.....											.0	.0
3. 1993.....	XXX										.0	.0
4. 1994.....	XXX	XXX									.0	.0
5. 1995.....	XXX	XXX	XXX								.0	.0
6. 1996.....	XXX	XXX	XXX	XXX							.0	.0
7. 1997.....	XXX	XXX	XXX	XXX	XXX						.0	.0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					.0	.0
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				.0	.0
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			.0	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											.0	.0

**SCHEDULE P - PART 2H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE**

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	One Year	Two Year
1. Prior.....											.0	.0
2. 1992.....											.0	.0
3. 1993.....	XXX										.0	.0
4. 1994.....	XXX	XXX									.0	.0
5. 1995.....	XXX	XXX	XXX								.0	.0
6. 1996.....	XXX	XXX	XXX	XXX							.0	.0
7. 1997.....	XXX	XXX	XXX	XXX	XXX						.0	.0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					.0	.0
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				.0	.0
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			.0	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											.0	.0

### SCHEDULE P - PART 2I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11 One Year	12 Two Year
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
2. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
3. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals											0	0

### SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	407	453	415	(38)	8
2. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,815	1,785	(30)	XXX
3. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,890	XXX	XXX
4. Totals											(68)	8

### SCHEDULE P - PART 2K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
2. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
3. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals											0	0

### SCHEDULE P - PART 2L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
2. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
3. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals											0	0

### SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior											0	0
2. 1992											0	0
3. 1993	XXX										0	0
4. 1994	XXX	XXX									0	0
5. 1995	XXX	XXX	XXX								0	0
6. 1996	XXX	XXX	XXX	XXX							0	0
7. 1997	XXX	XXX	XXX	XXX	XXX						0	0
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX					0	0
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											0	0

**Sch. P-Pt. 2N**  
**NONE**

**Sch. P-Pt. 2O**  
**NONE**

**Sch. P-Pt. 2P**  
**NONE**

**Sch. P-Pt. 2R-Sn. 1**  
**NONE**

**Sch. P-Pt. 2R-Sn. 2**  
**NONE**

**Sch. P-Pt. 2S**  
**NONE**

**SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS**

Years In Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
1. Prior.....	.000											
2. 1992.....												
3. 1993.....	.XXX											
4. 1994.....	.XXX	.XXX										
5. 1995.....	.XXX	.XXX	.XXX									
6. 1996.....	.XXX	.XXX	.XXX	.XXX								
7. 1997.....	.XXX	.XXX	.XXX	.XXX	.XXX							
8. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
9. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
10. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				
11. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			

**NONE****SCHEDULE P - PART 3B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**

1. Prior.....	.000	.84	.187	.239	.244	.251	.267	.270	.270	.270	7,986	1,238
2. 1992.....	.85	.327	.483	.526	.493	.500	.502	.502	.502	.502	4,174	1,157
3. 1993.....	.XXX	1,453	2,102	2,331	2,511	2,554	2,590	2,612	2,613	2,612	7,455	1,792
4. 1994.....	.XXX	.XXX	.778	1,207	1,515	1,658	1,761	1,793	1,794	1,794	6,635	1,753
5. 1995.....	.XXX	.XXX	.XXX	.638	1,196	1,452	1,576	1,642	1,677	1,686	5,497	1,353
6. 1996.....	.XXX	.XXX	.XXX	.XXX	.741	1,300	1,566	1,802	1,843	1,866	7,716	2,384
7. 1997.....	.XXX	.XXX	.XXX	.XXX	.XXX	.568	1,089	1,325	1,435	1,515	6,081	2,385
8. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.671	1,415	1,771	1,921	6,925	2,347
9. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.527	.867	1,074	5,027	1,739
10. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.244	.422	5,957	1,974
11. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.378	6,689	2,318

**SCHEDULE P - PART 3C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

1. Prior.....	.000											
2. 1992.....												
3. 1993.....	.XXX											
4. 1994.....	.XXX	.XXX										
5. 1995.....	.XXX	.XXX	.XXX									
6. 1996.....	.XXX	.XXX	.XXX	.XXX								
7. 1997.....	.XXX	.XXX	.XXX	.XXX	.XXX							
8. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
9. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
10. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				
11. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			

**NONE****SCHEDULE P - PART 3D - WORKERS' COMPENSATION**

1. Prior.....	.000											
2. 1992.....												
3. 1993.....	.XXX											
4. 1994.....	.XXX	.XXX										
5. 1995.....	.XXX	.XXX	.XXX									
6. 1996.....	.XXX	.XXX	.XXX	.XXX								
7. 1997.....	.XXX	.XXX	.XXX	.XXX	.XXX							
8. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
9. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
10. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				
11. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			

**NONE****SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL**

1. Prior.....	.000											
2. 1992.....												
3. 1993.....	.XXX											
4. 1994.....	.XXX	.XXX										
5. 1995.....	.XXX	.XXX	.XXX									
6. 1996.....	.XXX	.XXX	.XXX	.XXX								
7. 1997.....	.XXX	.XXX	.XXX	.XXX	.XXX							
8. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
9. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
10. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				
11. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			

**NONE**

**SCHEDULE P - PART 3F - SECTION 1 - MEDICAL MALPRACTICE - OCCURRENCE**

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
1. Prior.....	.000											
2. 1992.....												
3. 1993.....	.XXX											
4. 1994.....	.XXX	.XXX										
5. 1995.....	.XXX	.XXX	.XXX									
6. 1996.....	.XXX	.XXX	.XXX	.XXX								
7. 1997.....	.XXX	.XXX	.XXX	.XXX	.XXX							
8. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
9. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
10. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				
11. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			

**SCHEDULE P - PART 3F - SECTION 2 - MEDICAL MALPRACTICE - CLAIMS-MADE**

1. Prior.....	.000											
2. 1992.....												
3. 1993.....	.XXX											
4. 1994.....	.XXX	.XXX										
5. 1995.....	.XXX	.XXX	.XXX									
6. 1996.....	.XXX	.XXX	.XXX	.XXX								
7. 1997.....	.XXX	.XXX	.XXX	.XXX	.XXX							
8. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
9. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
10. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				
11. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			

**SCHEDULE P - PART 3G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)**

1. Prior.....	.000										.XXX	.XXX
2. 1992.....											.XXX	.XXX
3. 1993.....	.XXX										.XXX	.XXX
4. 1994.....	.XXX	.XXX									.XXX	.XXX
5. 1995.....	.XXX	.XXX	.XXX								.XXX	.XXX
6. 1996.....	.XXX	.XXX	.XXX	.XXX							.XXX	.XXX
7. 1997.....	.XXX	.XXX	.XXX	.XXX	.XXX						.XXX	.XXX
8. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					.XXX	.XXX
9. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				.XXX	.XXX
10. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			.XXX	.XXX
11. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		.XXX	.XXX

**SCHEDULE P - PART 3H - SECTION 1 - OTHER LIABILITY - OCCURRENCE**

1. Prior.....	.000											
2. 1992.....												
3. 1993.....	.XXX											
4. 1994.....	.XXX	.XXX										
5. 1995.....	.XXX	.XXX	.XXX									
6. 1996.....	.XXX	.XXX	.XXX	.XXX								
7. 1997.....	.XXX	.XXX	.XXX	.XXX	.XXX							
8. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
9. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
10. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				
11. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			

**SCHEDULE P - PART 3H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE**

1. Prior.....	.000											
2. 1992.....												
3. 1993.....	.XXX											
4. 1994.....	.XXX	.XXX										
5. 1995.....	.XXX	.XXX	.XXX									
6. 1996.....	.XXX	.XXX	.XXX	.XXX								
7. 1997.....	.XXX	.XXX	.XXX	.XXX	.XXX							
8. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
9. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
10. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				
11. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			



### SCHEDULE P - PART 3I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000			XXX	XXX
2. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

### SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	431	415	10,867	3,305
2. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,436	1,782	3,464	1,058
3. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,517	5,287	1,435

### SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000			XXX	XXX
2. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

### SCHEDULE P - PART 3L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000			XXX	XXX
2. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

### SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior	000										XXX	XXX
2. 1992											XXX	XXX
3. 1993	XXX										XXX	XXX
4. 1994	XXX	XXX									XXX	XXX
5. 1995	XXX	XXX	XXX								XXX	XXX
6. 1996	XXX	XXX	XXX	XXX							XXX	XXX
7. 1997	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

**Sch. P-Pt. 3N**  
**NONE**

**Sch. P-Pt. 3O**  
**NONE**

**Sch. P-Pt. 3P**  
**NONE**

**Sch. P-Pt. 3R-Sn. 1**  
**NONE**

**Sch. P-Pt. 3R-Sn. 2**  
**NONE**

**Sch. P-Pt. 3S**  
**NONE**

**SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS**

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE****SCHEDULE P - PART 4B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**

1. Prior.....	70	39								
2. 1992.....	176	18								
3. 1993.....	XXX	352	57							
4. 1994.....	XXX	XXX	313	82						
5. 1995.....	XXX	XXX	XXX	340	57					
6. 1996.....	XXX	XXX	XXX	XXX	272	75				
7. 1997.....	XXX	XXX	XXX	XXX	XXX	357	90			
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	278	50		
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	188	73	
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	177	43
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	167

**SCHEDULE P - PART 4C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE****SCHEDULE P - PART 4D - WORKERS' COMPENSATION**

1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE****SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL**

1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

**SCHEDULE P - PART 4F - SECTION 1 - MEDICAL MALPRACTICE - OCCURRENCE**

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 4F - SECTION 2 - MEDICAL MALPRACTICE - CLAIMS-MADE**

1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 4G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)**

1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 4H - SECTION 1 - OTHER LIABILITY - OCCURRENCE**

1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 4H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE**

1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

### SCHEDULE P - PART 4I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

### SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	55		
2. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28		
3. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30	

### SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
3. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

### SCHEDULE P - PART 4L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

### SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**Sch. P-Pt. 4N  
NONE**

**Sch. P-Pt. 4O  
NONE**

**Sch. P-Pt. 4P  
NONE**

**Sch. P-Pt. 4R-Sn. 1  
NONE**

**Sch. P-Pt. 4R-Sn. 2  
NONE**

**Sch. P-Pt. 4S  
NONE**

**Sch. P-Pt. 5A-Sn. 1  
NONE**

**Sch. P-Pt. 5A-Sn. 2  
NONE**

**Sch. P-Pt. 5A-Sn. 3  
NONE**

**SCHEDULE P - PART 5B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL****SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	108	942	40	5						
2. 1992.....	2,870	3,793	4,072	4,145	4,164	4,170	4,173	4,173	4,174	4,174
3. 1993.....	XXX	5,383	7,047	7,289	7,414	7,444	7,453	7,456	7,456	7,456
4. 1994.....	XXX	XXX	4,684	6,240	6,486	6,594	6,624	6,635	6,636	6,636
5. 1995.....	XXX	XXX	XXX	3,941	5,132	5,436	5,465	5,489	5,495	5,497
6. 1996.....	XXX	XXX	XXX	XXX	5,599	7,474	7,618	7,699	7,710	7,716
7. 1997.....	XXX	XXX	XXX	XXX	XXX	4,437	5,807	5,968	6,054	6,081
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	4,994	6,604	6,845	6,925
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,625	4,869	5,027
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,091	5,957
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,689

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	538	356	311							
2. 1992.....	1,424	418	138	39	12	4		1		
3. 1993.....	XXX	2,227	520	219	27	14	2			
4. 1994.....	XXX	XXX	1,917	512	202	57	16	2	1	1
5. 1995.....	XXX	XXX	XXX	2,609	491	77	39	21	11	7
6. 1996.....	XXX	XXX	XXX	XXX	2,350	281	102	24	9	8
7. 1997.....	XXX	XXX	XXX	XXX	XXX	1,575	213	83	36	17
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	1,480	264	90	36
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,307	203	77
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,785	191
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,800

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	(505)	886	16	24	5	1	(314)			
2. 1992.....	4,859	5,253	5,329	5,466	5,506	5,518	5,329	5,330	5,330	5,331
3. 1993.....	XXX	8,818	9,228	9,759	9,978	10,035	9,239	9,248	9,248	9,248
4. 1994.....	XXX	XXX	7,853	10,286	10,806	11,017	8,386	8,389	8,390	8,390
5. 1995.....	XXX	XXX	XXX	7,411	12,305	12,812	6,838	6,856	6,857	6,857
6. 1996.....	XXX	XXX	XXX	XXX	9,458	10,030	10,047	10,092	10,103	10,108
7. 1997.....	XXX	XXX	XXX	XXX	XXX	7,845	8,339	8,414	8,472	8,483
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	8,247	9,137	9,256	9,308
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,207	6,777	6,843
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,240	8,122
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,807

**Sch. P-Pt. 5C-Sn. 1  
NONE**

**Sch. P-Pt. 5C-Sn. 2  
NONE**

**Sch. P-Pt. 5C-Sn. 3  
NONE**

**Sch. P-Pt. 5D-Sn. 1  
NONE**

**Sch. P-Pt. 5D-Sn. 2  
NONE**

**Sch. P-Pt. 5D-Sn. 3  
NONE**

**Sch. P-Pt. 5E-Sn. 1  
NONE**

**Sch. P-Pt. 5E-Sn. 2  
NONE**

**Sch. P-Pt. 5E-Sn. 3  
NONE**

**Sch. P-Pt. 5F-Sn. 1A  
NONE**

**Sch. P-Pt. 5F-Sn. 2A  
NONE**

**Sch. P-Pt. 5F-Sn. 3A  
NONE**

**Sch. P-Pt. 5F-Sn. 1B  
NONE**

**Sch. P-Pt. 5F-Sn. 2B  
NONE**

**Sch. P-Pt. 5F-Sn. 3B  
NONE**

**Sch. P-Pt. 5H-Sn. 1A  
NONE**

**Sch. P-Pt. 5H-Sn. 2A  
NONE**

**Sch. P-Pt. 5H-Sn. 3A  
NONE**



**Sch. P-Pt. 5H-Sn. 1B**  
**NONE**

**Sch. P-Pt. 5H-Sn. 2B**  
**NONE**

**Sch. P-Pt. 5H-Sn. 3B**  
**NONE**

**Sch. P-Pt. 5R-Sn. 1A**  
**NONE**

**Sch. P-Pt. 5R-Sn. 2A**  
**NONE**

**Sch. P-Pt. 5R-Sn. 3A**  
**NONE**

**Sch. P-Pt. 5R-Sn. 1B**  
**NONE**

**Sch. P-Pt. 5R-Sn. 2B**  
**NONE**

**Sch. P-Pt. 5R-Sn. 3B**  
**NONE**

**Sch. P-Pt. 6C-Sn. 1**  
**NONE**

**Sch. P-Pt. 6C-Sn. 2**  
**NONE**

**Sch. P-Pt. 6D-Sn. 1**  
**NONE**

**Sch. P-Pt. 6D-Sn. 2**  
**NONE**

**Sch. P-Pt. 6E-Sn. 1**  
**NONE**

**Sch. P-Pt. 6E-Sn. 2**  
**NONE**

**Sch. P-Pt. 6H-Sn. 1A**  
**NONE**

**Sch. P-Pt. 6H-Sn. 2A**  
**NONE**

**Sch. P-Pt. 6H-Sn. 1B**  
**NONE**

**Sch. P-Pt. 6H-Sn. 2B**  
**NONE**

**Sch. P-Pt. 6M-Sn. 1**  
**NONE**

**Sch. P-Pt. 6M-Sn. 2**  
**NONE**

**Sch. P-Pt. 6N-Sn. 1**  
**NONE**

**Sch. P-Pt. 6N-Sn. 2**  
**NONE**

**Sch. P-Pt. 6O-Sn. 1**  
**NONE**

**Sch. P-Pt. 6O-Sn. 2**  
**NONE**

**Sch. P-Pt. 6R-Sn. 1A**  
**NONE**

**Sch. P-Pt. 6R-Sn. 2A**  
**NONE**

**Sch. P-Pt. 6R-Sn. 1B**  
**NONE**

**Sch. P-Pt. 6R-Sn. 2B**  
**NONE**

## SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS

(\$000 Omitted)

## SECTION 1

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/farmowners.....			0.0			0.0
2. Private passenger auto liability/medical.....	1,671		0.0	142		0.0
3. Commercial auto/truck liability/medical.....			0.0			0.0
4. Workers' compensation.....			0.0			0.0
5. Commercial multiple peril.....			0.0			0.0
6. Medical malpractice - occurrence.....			0.0			0.0
7. Medical malpractice - claims-made.....			0.0			0.0
8. Special liability.....			0.0			0.0
9. Other liability - occurrence.....			0.0			0.0
10. Other liability - claims-made.....			0.0			0.0
11. Special property.....			0.0			0.0
12. Auto physical damage.....	316		0.0	4,175		0.0
13. Fidelity/surety.....			0.0			0.0
14. Other.....			0.0			0.0
15. International.....			0.0			0.0
16. Reinsurance - Nonproportional Assumed Property.....	XXX	XXX	XXX	XXX	XXX	XXX
17. Reinsurance - Nonproportional Assumed Liability.....	XXX	XXX	XXX	XXX	XXX	XXX
18. Reinsurance - Nonproportional Assumed Financial Lines.....	XXX	XXX	XXX	XXX	XXX	XXX
19. Products liability - occurrence.....			0.0			0.0
20. Products liability - claims-made.....			0.0			0.0
21. Financial guaranty/mortgage guaranty.....			0.0			0.0
22. Totals.....	1,987	0	0.0	4,317	0	0.0

## SECTION 2

Years in Which Policies Were Issued	Incurred Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

## SECTION 3

Years in Which Policies Were Issued	Bulk and Incurred But Not Reported Reserves for Losses and Defense and Cost Containment Expenses at Year End (\$000 omitted)									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS (continued)****SECTION 4**

Years in Which Policies Were Issued	Net Earned Premiums Reported at Year End (\$000 omitted)									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SECTION 5**

Years in Which Policies Were Issued	Net Reserve for Premium Adjustments and Accrued Retrospective Premiums at Year End (\$000 omitted)									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

## SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS

(\$000 Omitted)

## SECTION 1

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/farmowners.....			0.0			0.0
2. Private passenger auto liability/medical.....	1,671		0.0	142		0.0
3. Commercial auto/truck liability/medical.....			0.0			0.0
4. Workers' compensation.....			0.0			0.0
5. Commercial multiple peril.....			0.0			0.0
6. Medical malpractice - occurrence.....			0.0			0.0
7. Medical malpractice - claims-made.....			0.0			0.0
8. Special liability.....			0.0			0.0
9. Other liability - occurrence.....			0.0			0.0
10. Other liability - claims-made.....			0.0			0.0
11. Special property.....			0.0			0.0
12. Auto physical damage.....	316		0.0	4,175		0.0
13. Fidelity/surety.....			0.0			0.0
14. Other.....			0.0			0.0
15. International.....			0.0			0.0
16. Reinsurance - Nonproportional Assumed Property.....			0.0			0.0
17. Reinsurance - Nonproportional Assumed Liability.....			0.0			0.0
18. Reinsurance - Nonproportional Assumed Financial Lines.....			0.0			0.0
19. Products liability - occurrence.....			0.0			0.0
20. Products liability - claims-made.....			0.0			0.0
21. Financial guaranty/mortgage guaranty.....			0.0			0.0
22. Totals	1,987	0	0.0	4,317	0	0.0

## SECTION 2

Years in Which Policies Were Issued	Incurred Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

## SECTION 3

Years in Which Policies Were Issued	Bulk and Incurred But Not Reported Reserves for Losses and Defense and Cost Containment Expenses at Year End (\$000 omitted)									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS (continued)****SECTION 4**

Years in Which Policies Were Issued	Net Earned Premiums Reported At Year End (\$000 Omitted)									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....										
2. 1992.....										
3. 1993.....	XXX			NONE						
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX							
7. 1997.....	XXX	XXX	XXX							
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SECTION 5**

Years in Which Policies Were Issued	Net Reserve For Premium Adjustments And Accrued Retrospective Premiums At Year End (\$000 Omitted)									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SECTION 6**

Years in Which Policies Were Issued	Incurred Adjustable Commissions Reported At Year End (\$000 Omitted)									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SECTION 7**

Years in Which Policies Were Issued	Reserves For Commission Adjustments At Year End (\$000 Omitted)									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX		NONE						
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX							
7. 1997.....	XXX	XXX	XXX		XXX	XXX				
8. 1998.....	XXX	XXX	XXX		XXX	XXX	XXX			
9. 1999.....	XXX	XXX	XXX		XXX	XXX	XXX	XXX		
10. 2000.....	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	
11. 2001.....	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX

**SCHEDULE P INTERROGATORIES**

1. What is the extended loss and expense reserve - direct and assumed - for the following classes? An example of an extended loss and expense reserve is the actuarial reserve for the free-tail coverage arising upon death, disability or retirement in most medical malpractice policies. Such a liability is to be reported here even if it was not reported elsewhere in Schedule P, but otherwise reported as a liability item on Page 3. Show the full reserve amount, not just the change during the current year.

Years in Which Premiums Were Earned and Losses Were Incurred	1 Medical Malpractice	2 Other Liability	3 Products Liability
1.01 Prior.....	0	0	0
1.02 1992.....	0	0	0
1.03 1993.....	0	0	0
1.04 1994.....	0	0	0
1.05 1995.....	0	0	0
1.06 1996.....	0	0	0
1.07 1997.....	0	0	0
1.08 1998.....	0	0	0
1.09 1999.....	0	0	0
1.10 2000.....	0	0	0
1.11 2001.....	0	0	0
1.12 Totals.....	0	0	0

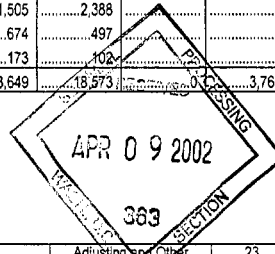
2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement? Yes ☒ No ☐
3. The Adjusting and Other expense payments and reserves should be allocated to the years in which losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this statement? Yes ☒ No ☐
4. Do any lines in Schedule P include reserves which are reported gross of any discount to present value of future payments, but are reported net of such discounts on Page 11? Yes ☐ No ☒  
 If Yes, proper reporting must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33.  
 Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.  
 Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.
5. What were the net premiums in force at the end of the year for: (in thousands of dollars)  
 5.1 Fidelity \$ .....  
 5.2 Surety \$ .....
6. Claim count information is reported (check one). 6.1 per claim .....  
 If not the same in all years, explain in Interrogatory 7. 6.2 per claimant .....X.....
- 7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes which have occurred which must be considered when making such analyses? Yes ☒ No ☐
- 7.2 An extended statement may be attached.  
 During 2001, Universal Insurance Company ceded 75% of Physical Damage and voluntary liability (both premiums and losses) under 2 separate quota share treaties.

## SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

## SCHEDULE P - PART 1 - SUMMARY

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported- Direct and Assumed	
	1  Direct and Assumed	2  Ceded	3  Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10  Salvage and Subrogation Received		11  Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4  Direct and Assumed	5  Ceded	6  Direct and Assumed	7  Ceded	8  Direct and Assumed	9  Ceded			
1. Prior.....	XXX	XXX	XXX	29	29	1	1				0	XXX
2. 1992.....	66,597	65,357	1,240	82,115	81,433	13,206	13,123	100		2,022	865	XXX
3. 1993.....	89,398	88,549	849	104,020	103,400	13,240	13,163	280		1,674	977	XXX
4. 1994.....	107,442	104,118	3,324	127,293	124,834	7,824	7,684	830		69	3,429	XXX
5. 1995.....	88,682	88,682	0	99,018	99,018	3,186	3,186	1,248			1,248	XXX
6. 1996.....	80,159	80,159	0	89,239	89,239	3,266	3,266	4,441			4,441	XXX
7. 1997.....	87,899	87,899	0	87,358	87,358	3,355	3,355	4,752			4,752	XXX
8. 1998.....	87,088	87,088	0	79,360	79,360	2,519	2,519	3,935			3,935	XXX
9. 1999.....	65,198	65,198	0	51,319	51,319	1,505	1,505	2,388			2,388	XXX
10. 2000.....	42,783	42,783	0	21,320	21,320	674	674	497			497	XXX
11. 2001.....	32,096	32,096	0	8,155	8,155	173	173	102			102	XXX
12. Totals.....	XXX	XXX	XXX	749,226	745,465	48,949	48,649	18,573	0	3,765	22,634	XXX



	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	119	119			4	4			3	3		0	XXX
2. 1992.....												0	XXX
3. 1993.....	15	15			2	2						0	XXX
4. 1994.....	39	39			5	5			1	1		0	XXX
5. 1995.....	385	385			15	15			11	11		0	XXX
6. 1996.....	150	150			24	24			4	4		0	XXX
7. 1997.....	257	257			41	41			7	7		0	XXX
8. 1998.....	908	908	95	95	131	131	24	24	25	25		0	XXX
9. 1999.....	1,312	1,312	192	192	173	173	55	55	34	34		0	XXX
10. 2000.....	1,347	1,347	370	370	175	175	87	87	43	43		0	XXX
11. 2001.....	2,306	2,306	1,616	1,616	345	345	302	302	131	131		0	XXX
12. Totals.....	6,838	6,838	2,273	2,273	915	915	468	468	259	259	0	0	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 1992.....	95,421	94,556	865	143.3	144.7	69.8				0	0
3. 1993.....	117,557	116,580	977	131.5	131.7	115.1				0	0
4. 1994.....	135,992	132,553	3,429	126.6	127.3	103.2				0	0
5. 1995.....	103,863	102,615	1,248	117.1	115.7	0.0				0	0
6. 1996.....	97,124	92,683	4,441	121.2	115.6	0.0				0	0
7. 1997.....	95,770	91,018	4,752	109.0	103.5	0.0				0	0
8. 1998.....	86,997	83,062	3,935	99.9	95.4	0.0				0	0
9. 1999.....	56,978	54,590	2,388	87.4	83.7	0.0				0	0
10. 2000.....	24,513	24,016	497	57.3	56.1	0.0				0	0
11. 2001.....	13,130	13,028	102	40.9	40.6	0.0				0	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements which will reconcile Part 1 with Parts 2 and 4.



**SCHEDULE P - PART 2 - SUMMARY**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior.....	162	162	156	156	156	157	157	157	157	157	0	0
2. 1992.....	731	775	767	767	767	765	765	765	765	765	0	0
3. 1993.....	XXX	576	696	696	696	697	697	697	697	697	0	0
4. 1994.....	XXX	XXX	2,599	2,599	2,599	2,599	2,599	2,599	2,599	2,599	0	0
5. 1995.....	XXX	XXX	XXX								0	0
6. 1996.....	XXX	XXX	XXX	XXX							0	0
7. 1997.....	XXX	XXX	XXX	XXX	XXX						0	0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					0	0
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals.....											0	0

**SCHEDULE P - PART 3 - SUMMARY**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior.....	000	147	156	156	156	157	157	157	157	157	XXX	XXX
2. 1992.....	522	758	767	767	767	765	765	765	765	765	XXX	XXX
3. 1993.....	XXX	458	696	696	696	697	697	697	697	697	XXX	XXX
4. 1994.....	XXX	XXX	2,599	2,599	2,599	2,599	2,599	2,599	2,599	2,599	XXX	XXX
5. 1995.....	XXX	XXX	XXX								XXX	XXX
6. 1996.....	XXX	XXX	XXX	XXX							XXX	XXX
7. 1997.....	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

**SCHEDULE P - PART 4 - SUMMARY**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	23	4								
2. 1992.....	70	8								
3. 1993.....	XXX	9								
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

## SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported- Direct and Assumed
	1  Direct and Assumed	2  Ceded	3  Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10  Salvage and Subrogation Received	11  Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4  Direct and Assumed	5  Ceded	6  Direct and Assumed	7  Ceded	8  Direct and Assumed	9  Ceded			
1. Prior.....	XXX	XXX	XXX								0	XXX
2. 1992.....	967	430	537	482	214	49	15	45			347	281
3. 1993.....	417	261	156	242	133	27	10	18		1	144	139
4. 1994.....	1,508	1,229	279	780	611	73	52	63			253	482
5. 1995.....	1,588	1,588	0	1,040	1,040	59	59				0	453
6. 1996.....	208	208	0	61	61	5	5				0	57
7. 1997.....	65	65	0	34	34	4	4	18			18	11
8. 1998.....	199	199	0	431	431	39	39	26			26	128
9. 1999.....	61	61	0	124	124	13	13	6			6	49
10. 2000.....			0								0	
11. 2001.....			0								0	
12. Totals.....	XXX	XXX	XXX	3,194	2,648	289	197	176	0	1	794	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....													.0
2. 1992.....													.0
3. 1993.....													.0
4. 1994.....					1	1							.0
5. 1995.....													.0
6. 1996.....													.0
7. 1997.....													.0
8. 1998.....													.0
9. 1999.....													.0
10. 2000.....													.0
11. 2001.....													.0
12. Totals.....	0	0	0	0	1	1	0	0	0	0	0	0	.0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27	28	29 Direct and Assumed	30	31	32	33	Inter- Company Pooling Participation Percentage	35	36
		Ceded	Net		Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 1992.....	576	229	347	59.6	53.3	64.6				0	0
3. 1993.....	287	143	144	68.8	54.8	92.3				0	0
4. 1994.....	917	664	253	60.8	54.0	90.7				0	0
5. 1995.....	1,099	1,099	0	69.2	69.2	0.0				0	0
6. 1996.....	66	66	0	31.7	31.7	0.0				0	0
7. 1997.....	56	38	18	86.2	58.5	0.0				0	0
8. 1998.....	496	470	26	249.2	236.2	0.0				0	0
9. 1999.....	143	137	6	234.4	224.6	0.0				0	0
10. 2000.....	0	0	0	0.0	0.0	0.0				0	0
11. 2001.....	0	0	0	0.0	0.0	0.0				0	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

## SCHEDULE P - PART 1B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported- Direct and Assumed	
	1  Direct and Assumed	2  Ceded	3  Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10  Salvage and Subrogation Received		11  Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4  Direct and Assumed	5  Ceded	6  Direct and Assumed	7  Ceded	8  Direct and Assumed	9  Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....								0	XXX.....
2. 1992.....	49,448	49,448	0	63,336	63,336	9,908	9,908	21		576	21	32,441
3. 1993.....	64,467	64,467	0	79,418	79,418	10,286	10,286	76		492	76	33,657
4. 1994.....	67,038	67,038	0	84,777	84,777	6,008	6,008	262			262	37,809
5. 1995.....	50,844	50,844	0	46,795	46,795	1,997	1,997	1,084			1,084	8,120
6. 1996.....	47,973	47,973	0	57,243	57,243	2,180	2,180	3,491			3,491	24,157
7. 1997.....	47,632	47,632	0	55,534	55,534	2,243	2,243	3,550			3,550	21,663
8. 1998.....	45,659	45,659	0	45,802	45,802	1,391	1,391	2,830			2,830	18,491
9. 1999.....	31,744	31,744	0	29,205	29,205	798	798	1,704			1,704	11,716
10. 2000.....	17,348	17,348	0	10,921	10,921	365	365	324			324	5,038
11. 2001.....	9,439	9,439	0	3,401	3,401	57	57	43			43	2,089
12. Totals.....	XXX.....	XXX.....	XXX.....	476,432	476,432	35,233	35,233	13,385	0	1,068	13,385	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding-Direct and Assumed	
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded						
1. Prior.....													0	
2. 1992.....													0	
3. 1993.....	15	15			2	2							0	1
4. 1994.....	27	27			4	4			1	1		0	4	
5. 1995.....	95	95			15	15			3	3		0	8	
6. 1996.....	150	150			24	24			4	4		0	17	
7. 1997.....	230	230			37	37			6	6		0	39	
8. 1998.....	825	825	89	89	119	119	23	23	23	23		0	115	
9. 1999.....	1,203	1,203	182	182	155	155	53	53	31	31		0	148	
10. 2000.....	1,274	1,274	343	343	164	164	82	82	40	40		0	175	
11. 2001.....	1,664	1,664	1,350	1,350	256	256	255	255	102	102		0	418	
12. Totals.....	5,483	5,483	1,964	1,964	776	776	413	413	210	210	0	0	926	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	0	0
2. 1992.....	73,265	73,244	21	148.2	148.1	0.0				0	0
3. 1993.....	89,797	89,721	76	139.3	139.2	0.0				0	0
4. 1994.....	91,079	90,817	262	135.9	135.5	0.0				0	0
5. 1995.....	49,989	48,905	1,084	98.3	96.2	0.0				0	0
6. 1996.....	63,092	59,601	3,491	131.5	124.2	0.0				0	0
7. 1997.....	61,600	58,050	3,550	129.3	121.9	0.0				0	0
8. 1998.....	51,102	48,272	2,830	111.9	105.7	0.0				0	0
9. 1999.....	33,331	31,627	1,704	105.0	99.6	0.0				0	0
10. 2000.....	13,513	13,189	324	77.9	76.0	0.0				0	0
11. 2001.....	7,128	7,085	43	75.5	75.1	0.0				0	0
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0	0	XXX.....	0	0

## SCHEDULE P - PART 1C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed
	1  Direct and Assumed	2  Ceded	3  Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10  Salvage and Subrogation Received	11  Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4  Direct and Assumed	5  Ceded	6  Direct and Assumed	7  Ceded	8  Direct and Assumed	9  Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....								0.....	XXX.....
2. 1992.....	1,308.....	1,308.....	0.....	1,726.....	1,726.....	203.....	203.....			15.....	0.....	519.....
3. 1993.....	1,816.....	1,816.....	0.....	1,966.....	1,966.....	256.....	256.....	6.....		18.....	6.....	798.....
4. 1994.....	1,860.....	1,860.....	0.....	2,133.....	2,133.....	151.....	151.....	14.....			14.....	961.....
5. 1995.....	2,022.....	2,022.....	0.....	1,377.....	1,377.....	46.....	46.....	28.....			28.....	432.....
6. 1996.....	1,965.....	1,965.....	0.....	1,688.....	1,688.....	118.....	118.....	96.....			96.....	637.....
7. 1997.....	2,014.....	2,014.....	0.....	2,039.....	2,039.....	78.....	78.....	123.....			123.....	620.....
8. 1998.....	2,238.....	2,238.....	0.....	2,570.....	2,570.....	50.....	50.....	118.....			118.....	574.....
9. 1999.....	2,121.....	2,121.....	0.....	2,423.....	2,423.....	34.....	34.....	129.....			129.....	631.....
10. 2000.....	1,596.....	1,596.....	0.....	1,047.....	1,047.....	15.....	15.....	32.....			32.....	382.....
11. 2001.....	1,268.....	1,268.....	0.....	479.....	479.....	13.....	13.....	6.....			6.....	244.....
12. Totals.....	XXX.....	XXX.....	XXX.....	17,448.....	17,448.....	964.....	964.....	552.....	0.....	33.....	552.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding- Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....													0
2. 1992.....													0
3. 1993.....													0
4. 1994.....													0
5. 1995.....													0
6. 1996.....													0
7. 1997.....	25	25			4	4			1	1			0
8. 1998.....	68	68	6	6	12	12	1	1	2	2			0
9. 1999.....	108	108	10	10	18	18	2	2	3	3			0
10. 2000.....	69	69	26	26	11	11	5	5	3	3			0
11. 2001.....	320	320	137	137	47	47	26	26	15	15			0
12. Totals.....	590	590	179	179	92	92	34	34	24	24	0	0	76

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 1992.....	1,929	1,929	0	147.5	147.5	0.0				0	0
3. 1993.....	2,228	2,222	6	122.7	122.4	0.0				0	0
4. 1994.....	2,298	2,284	14	123.5	122.8	0.0				0	0
5. 1995.....	1,451	1,423	28	71.8	70.4	0.0				0	0
6. 1996.....	1,902	1,806	96	96.8	91.9	0.0				0	0
7. 1997.....	2,270	2,147	123	112.7	106.6	0.0				0	0
8. 1998.....	2,827	2,709	118	126.3	121.0	0.0				0	0
9. 1999.....	2,727	2,598	129	128.6	122.5	0.0				0	0
10. 2000.....	1,208	1,176	32	75.7	73.7	0.0				0	0
11. 2001.....	1,043	1,037	6	82.3	81.8	0.0				0	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

## SCHEDULE P - PART 1D - WORKERS' COMPENSATION

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported- Direct and Assumed
	1  Direct and Assumed	2  Ceded	3  Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10  Salvage and Subrogation Received	11  Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4  Direct and Assumed	5  Ceded	6  Direct and Assumed	7  Ceded	8  Direct and Assumed	9  Ceded			
1. Prior.....	XXX	XXX	XXX	29	29	1	1				0	XXX
2. 1992.....	18	18	0	3	3						0	2
3. 1993.....	60	60	0	2	2						0	4
4. 1994.....			0								0	
5. 1995.....			0								0	
6. 1996.....			0								0	
7. 1997.....			0								0	
8. 1998.....			0					3			3	
9. 1999.....			0					1			1	
10. 2000.....			0								0	
11. 2001.....			0								0	
12. Totals.....	XXX	XXX	XXX	34	34	1	1	4	0	0	4	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	119	119			4	4			3	3		0	3
2. 1992.....												0	
3. 1993.....												0	
4. 1994.....												0	
5. 1995.....												0	
6. 1996.....												0	
7. 1997.....												0	
8. 1998.....												0	
9. 1999.....												0	
10. 2000.....												0	
11. 2001.....												0	
12. Totals.....	119	119	0	0	4	4	0	0	3	3	0	0	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27	28	29 Direct and Assumed	30	31	32	33		35	36
	Ceded	Net	Ceded	Net	Loss	Loss Expense	Unpaid	Loss Expenses Unpaid			
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 1992.....	3	3	0	16.7	16.7	0.0				0	0
3. 1993.....	2	2	0	3.3	3.3	0.0				0	0
4. 1994.....	0	0	0	0.0	0.0	0.0				0	0
5. 1995.....	0	0	0	0.0	0.0	0.0				0	0
6. 1996.....	0	0	0	0.0	0.0	0.0				0	0
7. 1997.....	0	0	0	0.0	0.0	0.0				0	0
8. 1998.....	3	0	3	0.0	0.0	0.0				0	0
9. 1999.....	1	0	1	0.0	0.0	0.0				0	0
10. 2000.....	0	0	0	0.0	0.0	0.0				0	0
11. 2001.....	0	0	0	0.0	0.0	0.0				0	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

## SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported- Direct and Assumed	
	1  Direct and Assumed	2  Ceded	3  Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10  Salvage and Subrogation Received		11  Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4  Direct and Assumed	5  Ceded	6  Direct and Assumed	7  Ceded	8  Direct and Assumed	9  Ceded			
1. Prior.....	XXX	XXX	XXX								0	XXX
2. 1992.....	419	243	176	92	56	24	9	6		1	57	66
3. 1993.....	52	40	12	39	33	4	2				8	17
4. 1994.....			0								0	
5. 1995.....			0								0	
6. 1996.....			0								0	
7. 1997.....			0								0	
8. 1998.....			0								0	
9. 1999.....			0								0	
10. 2000.....			0								0	
11. 2001.....			0								0	
12. Totals.....	XXX	XXX	XXX	131	89	28	11	6	0	1	65	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....													0
2. 1992.....													0
3. 1993.....													0
4. 1994.....													0
5. 1995.....													0
6. 1996.....													0
7. 1997.....													0
8. 1998.....													0
9. 1999.....													0
10. 2000.....													0
11. 2001.....													0
12. Totals.....	0	0	0	0	0	0	0	0	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27	28	29 Direct and Assumed	30	31	32	33		35	36
	Ceded	Net	Ceded	Net	Loss	Loss Expense	Losses Unpaid	Loss Expenses Unpaid			
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 1992.....	122	65	57	29.1	26.7	32.4				0	0
3. 1993.....	43	35	8	82.7	87.5	66.7				0	0
4. 1994.....	0	0	0	0.0	0.0	0.0				0	0
5. 1995.....	0	0	0	0.0	0.0	0.0				0	0
6. 1996.....	0	0	0	0.0	0.0	0.0				0	0
7. 1997.....	0	0	0	0.0	0.0	0.0				0	0
8. 1998.....	0	0	0	0.0	0.0	0.0				0	0
9. 1999.....	0	0	0	0.0	0.0	0.0				0	0
10. 2000.....	0	0	0	0.0	0.0	0.0				0	0
11. 2001.....	0	0	0	0.0	0.0	0.0				0	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

**Sch. P-Pt. 1F-Sn. 1**  
**NONE**

**Sch. P-Pt. 1F-Sn. 2**  
**NONE**

**Sch. P-Pt. 1G**  
**NONE**

## SCHEDULE P - PART 1H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported- Direct and Assumed
	1  Direct and Assumed	2  Ceded	3  Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10  Salvage and Subrogation Received	11  Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4  Direct and Assumed	5  Ceded	6  Direct and Assumed	7  Ceded	8  Direct and Assumed	9  Ceded			
1. Prior.....	XXX	XXX	XXX								0	XXX
2. 1992.....	32	32	0	11	11	5	5				0	6
3. 1993.....	27	27	0	2	2						0	6
4. 1994.....	54	54	0	1	1						0	6
5. 1995.....	68	68	0	4	4						0	5
6. 1996.....	10	10	0								0	
7. 1997.....			0								0	
8. 1998.....			0								0	
9. 1999.....			0								0	
10. 2000.....			0								0	
11. 2001.....			0								0	
12. Totals.....	XXX	XXX	XXX	18	18	5	5	0	0	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....													0
2. 1992.....													0
3. 1993.....													0
4. 1994.....	1	1											0
5. 1995.....													0
6. 1996.....													0
7. 1997.....													0
8. 1998.....													0
9. 1999.....													0
10. 2000.....													0
11. 2001.....													0
12. Totals.....	1	1	0	0	0	0	0	0	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27	28	29 Direct and Assumed	30	31	32	33		35	36
		Ceded	Net		Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 1992.....	16	16	0	50.0	50.0	0.0				0	0
3. 1993.....	2	2	0	7.4	7.4	0.0				0	0
4. 1994.....	2	2	0	3.7	3.7	0.0				0	0
5. 1995.....	4	4	0	5.9	5.9	0.0				0	0
6. 1996.....	0	0	0	0.0	0.0	0.0				0	0
7. 1997.....	0	0	0	0.0	0.0	0.0				0	0
8. 1998.....	0	0	0	0.0	0.0	0.0				0	0
9. 1999.....	0	0	0	0.0	0.0	0.0				0	0
10. 2000.....	0	0	0	0.0	0.0	0.0				0	0
11. 2001.....	0	0	0	0.0	0.0	0.0				0	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0



## SCHEDULE P - PART 1H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported- Direct and Assumed	
	1  Direct and Assumed	2  Ceded	3  Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10  Salvage and Subrogation Received		11  Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4  Direct and Assumed	5  Ceded	6  Direct and Assumed	7  Ceded	8  Direct and Assumed	9  Ceded			
1. Prior.....	xxx	xxx	xxx								0	xxx
2. 1992.....			0								0	
3. 1993.....			0								0	
4. 1994.....			0								0	
5. 1995.....			0								0	
6. 1996.....			0								0	
7. 1997.....			0								0	
8. 1998.....			0								0	
9. 1999.....			0								0	
10. 2000.....			0								0	
11. 2001.....			0								0	
12. Totals.....	xxx	xxx	xxx	0	0	0	0	0	0	0	0	xxx

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....													0
2. 1992.....													0
3. 1993.....													0
4. 1994.....													0
5. 1995.....													0
6. 1996.....													0
7. 1997.....													0
8. 1998.....													0
9. 1999.....													0
10. 2000.....													0
11. 2001.....													0
12. Totals.....	0	0	0	0	0	0	0	0	0	0	0	0	0

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 1992.....	0	0	0	0.0	0.0	0.0				0	0
3. 1993.....	0	0	0	0.0	0.0	0.0				0	0
4. 1994.....	0	0	0	0.0	0.0	0.0				0	0
5. 1995.....	0	0	0	0.0	0.0	0.0				0	0
6. 1996.....	0	0	0	0.0	0.0	0.0				0	0
7. 1997.....	0	0	0	0.0	0.0	0.0				0	0
8. 1998.....	0	0	0	0.0	0.0	0.0				0	0
9. 1999.....	0	0	0	0.0	0.0	0.0				0	0
10. 2000.....	0	0	0	0.0	0.0	0.0				0	0
11. 2001.....	0	0	0	0.0	0.0	0.0				0	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

**SCHEDULE P - PART 11 - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE,  
EARTHQUAKE, BURGLARY AND THEFT)**  
(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported- Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	(22)	(22)						0	XXX
2. 2000.....	14,228	14,228	0	258	258	15	15	49			49	XXX
3. 2001.....	15,922	15,922	0	102	102	5	5	1			1	XXX
4. Totals.....	XXX	XXX	XXX	338	338	20	20	50	0	0	50	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23  Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding-Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21  Direct and Assumed	22			
	13 Direct and Assumed	14	15 Direct and Assumed	16	17 Direct and Assumed	18	19 Direct and Assumed	20					
	Ceded	Ceded	Ceded	Ceded	Ceded	Ceded	Ceded	Ceded					
1. Prior.....	311	311							8	8		0	4
2. 2000...												0	
3. 2001...												0	
4. Totals.....	311	311	0	0	0	0	0	0	8	8	0	0	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior..	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 2000	322	273	49	2.3	1.9	0.0				0	0
3. 2001	108	107	1	0.7	0.7	0.0				0	0
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

## SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE

(\$000 omitted)

Years In Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1  Direct and Assumed	2  Ceded	3  Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10  Salvage and Subrogation Received	11  Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported- Direct and Assumed
				4  Direct and Assumed	5  Ceded	6  Direct and Assumed	7  Ceded	8  Direct and Assumed	9  Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	(144)	(144)	35	35	(2)			(2)	XXX.....
2. 2000.....	9,611.....	9,611.....	0.....	9,094	9,094	279	279	92			92	7,738
3. 2001.....	5,467.....	5,467.....	0.....	4,173	4,173	98	98	52			52	3,480
4. Totals.....	XXX.....	XXX.....	XXX.....	13,123	13,123	412	412	142	0	0	142	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23  Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding- Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21  Direct and Assumed	22			
	13 Direct and Assumed	14	15 Direct and Assumed	16	17 Direct and Assumed	18	19 Direct and Assumed	20					
1. Prior.....	8	8										0	5
2. 2000.....	4	4	1	1								0	2
3. 2001.....	322	322	129	129	42	42	21	21	14	14		0	187
4. Totals.....	334	334	130	130	42	42	21	21	14	14	0	0	194

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28	29 Direct and Assumed	30 Ceded	31	32	33	Inter-Company Pooling Participation Percentage	35	36
										Losses Unpaid	Loss Expenses Unpaid
1. Prior..	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	0.....	0.....
2. 2000.....	9,470.....	9,378.....	92.....	98.5.....	97.6.....	0.0.....				0.....	0.....
3. 2001.....	4,851.....	4,799.....	52.....	88.7.....	87.8.....	0.0.....				0.....	0.....
4. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	0.....	0.....

**Sch. P-Pt. 1K**  
**NONE**

**Sch. P-Pt. 1L**  
**NONE**

**Sch. P-Pt. 1M**  
**NONE**

**Sch. P-Pt. 1N**  
**NONE**

**Sch. P-Pt. 1O**  
**NONE**

**Sch. P-Pt. 1P**  
**NONE**

## SCHEDULE P - PART 1R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported- Direct and Assumed	
	1  Direct and Assumed	2  Ceded	3  Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10  Salvage and Subrogation Received		11  Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4  Direct and Assumed	5  Ceded	6  Direct and Assumed	7  Ceded	8  Direct and Assumed	9  Ceded			
1. Prior.....	xxx.....	xxx.....	xxx.....	.....	.....	.....	.....	.....	.....	.....	.....	0.....xxx.....
2. 1992.....	40.....	40.....	0.....	7.....	7.....	1.....	1.....	.....	.....	.....	.....	0.....4.....
3. 1993.....	3.....	3.....	0.....	.....	.....	.....	.....	.....	.....	.....	.....	0.....
4. 1994.....	3.....	3.....	0.....	.....	.....	.....	.....	.....	.....	.....	.....	0.....
5. 1995.....	3.....	3.....	0.....	.....	.....	.....	.....	.....	.....	.....	.....	0.....
6. 1996.....	.....	.....	0.....	.....	.....	.....	.....	.....	.....	.....	.....	0.....
7. 1997.....	.....	.....	0.....	.....	.....	.....	.....	.....	.....	.....	.....	0.....
8. 1998.....	.....	.....	0.....	.....	.....	.....	.....	.....	.....	.....	.....	0.....
9. 1999.....	.....	.....	0.....	.....	.....	.....	.....	.....	.....	.....	.....	0.....
10. 2000.....	.....	.....	0.....	.....	.....	.....	.....	.....	.....	.....	.....	0.....
11. 2001.....	.....	.....	0.....	.....	.....	.....	.....	.....	.....	.....	.....	0.....
12 Totals.....	xxx.....	xxx.....	xxx.....	7.....	7.....	1.....	1.....	0.....	0.....	0.....	0.....	0.....xxx.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding- Direct and Assumed
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....												0	
2. 1992.....												0	
3. 1993.....												0	
4. 1994.....												0	
5. 1995.....												0	
6. 1996.....												0	
7. 1997.....												0	
8. 1998.....												0	
9. 1999.....												0	
10. 2000.....												0	
11. 2001.....												0	
12. Totals.....	0	0	0	0	0	0	0	0	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter- Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 1992.....	8	8	0	20.0	20.0	0.0				0	0
3. 1993.....	0	0	0	0.0	0.0	0.0				0	0
4. 1994.....	0	0	0	0.0	0.0	0.0				0	0
5. 1995.....	0	0	0	0.0	0.0	0.0				0	0
6. 1996.....	0	0	0	0.0	0.0	0.0				0	0
7. 1997.....	0	0	0	0.0	0.0	0.0				0	0
8. 1998.....	0	0	0	0.0	0.0	0.0				0	0
9. 1999.....	0	0	0	0.0	0.0	0.0				0	0
10. 2000.....	0	0	0	0.0	0.0	0.0				0	0
11. 2001.....	0	0	0	0.0	0.0	0.0				0	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

**Sch. P-Pt. 1R-Sn. 2**  
**NONE**

**Sch. P-Pt. 1S**  
**NONE**

**SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS**

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	One Year	Two Year
1. Prior.....	21	14	7	7	7	10	10	10	10	10	0	0
2. 1992.....	319	309	302	302	302	302	302	302	302	302	0	0
3. 1993.....	XXX	113	126	126	126	126	126	126	126	126	0	0
4. 1994.....	XXX	XXX	190	190	190	190	190	190	190	190	0	0
5. 1995.....	XXX	XXX	XXX								0	0
6. 1996.....	XXX	XXX	XXX	XXX							0	0
7. 1997.....	XXX	XXX	XXX	XXX	XXX						0	0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					0	0
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											0	0

**SCHEDULE P - PART 2B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**

1. Prior.....											0	0
2. 1992.....											0	0
3. 1993.....	XXX										0	0
4. 1994.....	XXX	XXX									0	0
5. 1995.....	XXX	XXX	XXX								0	0
6. 1996.....	XXX	XXX	XXX	XXX							0	0
7. 1997.....	XXX	XXX	XXX	XXX	XXX						0	0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					0	0
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											0	0

**SCHEDULE P - PART 2C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

1. Prior.....											0	0
2. 1992.....											0	0
3. 1993.....	XXX										0	0
4. 1994.....	XXX	XXX									0	0
5. 1995.....	XXX	XXX	XXX								0	0
6. 1996.....	XXX	XXX	XXX	XXX							0	0
7. 1997.....	XXX	XXX	XXX	XXX	XXX						0	0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					0	0
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											0	0

**SCHEDULE P - PART 2D - WORKERS' COMPENSATION**

1. Prior.....											0	0
2. 1992.....											0	0
3. 1993.....	XXX										0	0
4. 1994.....	XXX	XXX									0	0
5. 1995.....	XXX	XXX	XXX								0	0
6. 1996.....	XXX	XXX	XXX	XXX							0	0
7. 1997.....	XXX	XXX	XXX	XXX	XXX						0	0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					0	0
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											0	0

**SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL**

1. Prior.....	136	115	115	115	115	114	114	114	114	114	0	0
2. 1992.....	99	51	51	51	51	51	51	51	51	51	0	0
3. 1993.....	XXX	7	7	7	7	8	8	8	8	8	0	0
4. 1994.....	XXX	XXX									0	0
5. 1995.....	XXX	XXX	XXX								0	0
6. 1996.....	XXX	XXX	XXX	XXX							0	0
7. 1997.....	XXX	XXX	XXX	XXX	XXX						0	0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					0	0
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											0	0

**SCHEDULE P - PART 2F - SECTION 1 - MEDICAL MALPRACTICE - OCCURRENCE**

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	One Year	Two Year
1. Prior											0	0
2. 1992											0	0
3. 1993	XXX										0	0
4. 1994	XXX	XXX									0	0
5. 1995	XXX	XXX	XXX								0	0
6. 1996	XXX	XXX	XXX	XXX							0	0
7. 1997	XXX	XXX	XXX	XXX	XXX						0	0
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX					0	0
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											0	0

**SCHEDULE P - PART 2F - SECTION 2 - MEDICAL MALPRACTICE - CLAIMS-MADE**

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	One Year	Two Year
1. Prior											0	0
2. 1992											0	0
3. 1993	XXX										0	0
4. 1994	XXX	XXX									0	0
5. 1995	XXX	XXX	XXX								0	0
6. 1996	XXX	XXX	XXX	XXX							0	0
7. 1997	XXX	XXX	XXX	XXX	XXX						0	0
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX					0	0
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											0	0

**SCHEDULE P - PART 2G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER & MACHINERY)**

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	One Year	Two Year
1. Prior											0	0
2. 1992											0	0
3. 1993	XXX										0	0
4. 1994	XXX	XXX									0	0
5. 1995	XXX	XXX	XXX								0	0
6. 1996	XXX	XXX	XXX	XXX							0	0
7. 1997	XXX	XXX	XXX	XXX	XXX						0	0
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX					0	0
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											0	0

**SCHEDULE P - PART 2H - SECTION 1 - OTHER LIABILITY - OCCURRENCE**

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	One Year	Two Year
1. Prior	(104)	(104)	(104)	(104)	(104)	(104)	4	4	4	4	0	0
2. 1992											0	0
3. 1993	XXX										0	0
4. 1994	XXX	XXX									0	0
5. 1995	XXX	XXX	XXX								0	0
6. 1996	XXX	XXX	XXX	XXX							0	0
7. 1997	XXX	XXX	XXX	XXX	XXX						0	0
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX					0	0
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											0	0

**SCHEDULE P - PART 2H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE**

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	One Year	Two Year
1. Prior											0	0
2. 1992											0	0
3. 1993	XXX										0	0
4. 1994	XXX	XXX									0	0
5. 1995	XXX	XXX	XXX								0	0
6. 1996	XXX	XXX	XXX	XXX							0	0
7. 1997	XXX	XXX	XXX	XXX	XXX						0	0
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX					0	0
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											0	0



Sch. P-Pt. 2I  
NONE

Sch. P-Pt. 2J  
NONE

Sch. P-Pt. 2K  
NONE

Sch. P-Pt. 2L  
NONE

Sch. P-Pt. 2M  
NONE

Sch. P-Pt. 2N  
NONE

Sch. P-Pt. 2O  
NONE

Sch. P-Pt. 2P  
NONE

Sch. P-Pt. 2R-Sn. 1  
NONE

Sch. P-Pt. 2R-Sn. 2  
NONE

Sch. P-Pt. 2S  
NONE

**SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS**

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001		
1. Prior.....	.000			7	7	7	10	10	10	10	972	320
2. 1992.....	234	296	302	302	302	302	302	302	302	302	209	72
3. 1993.....	XXX	81	126	126	126	126	126	126	126	126	120	19
4. 1994.....	XXX	XXX	190	190	190	190	190	190	190	190	348	133
5. 1995.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	348	105
6. 1996.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37	20
7. 1997.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	7
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	103	25
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35	14
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

**SCHEDULE P - PART 3B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**

1. Prior.....	.000										11,163	15,840
2. 1992.....											22,164	10,277
3. 1993.....	XXX										23,249	10,407
4. 1994.....	XXX	XXX									26,434	11,371
5. 1995.....	XXX	XXX	XXX								7,023	1,089
6. 1996.....	XXX	XXX	XXX	XXX							16,781	7,359
7. 1997.....	XXX	XXX	XXX	XXX	XXX						16,214	5,410
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					13,802	4,574
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				8,525	3,043
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			3,527	1,335
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		1,239	432

**SCHEDULE P - PART 3C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

1. Prior.....	.000										139	53
2. 1992.....											365	154
3. 1993.....	XXX										549	249
4. 1994.....	XXX	XXX									687	274
5. 1995.....	XXX	XXX	XXX								335	97
6. 1996.....	XXX	XXX	XXX	XXX							442	195
7. 1997.....	XXX	XXX	XXX	XXX	XXX						455	163
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					460	108
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				503	123
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			302	67
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		163	31

**SCHEDULE P - PART 3D - WORKERS' COMPENSATION**

1. Prior.....	.000										5	1
2. 1992.....											2	
3. 1993.....	XXX										4	
4. 1994.....	XXX	XXX										
5. 1995.....	XXX	XXX	XXX									
6. 1996.....	XXX	XXX	XXX	XXX								
7. 1997.....	XXX	XXX	XXX	XXX	XXX							
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

**SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL**

1. Prior.....	.000	115	115	115	115	114	114	114	114	114	369	171
2. 1992.....	36	51	51	51	51	51	51	51	51	51	41	25
3. 1993.....	XXX	7	7	7	7	8	8	8	8	8	14	3
4. 1994.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
5. 1995.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
6. 1996.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
7. 1997.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

**SCHEDULE P - PART 3F - SECTION 1 - MEDICAL MALPRACTICE - OCCURRENCE**

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior.....	.000											
2. 1992.....												
3. 1993.....	.XXX											
4. 1994.....	.XXX	.XXX										
5. 1995.....	.XXX	.XXX	.XXX									
6. 1996.....	.XXX	.XXX	.XXX	.XXX								
7. 1997.....	.XXX	.XXX	.XXX	.XXX	.XXX							
8. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
9. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
10. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				
11. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			

**SCHEDULE P - PART 3F - SECTION 2 - MEDICAL MALPRACTICE - CLAIMS-MADE**

1. Prior.....	.000											
2. 1992.....												
3. 1993.....	.XXX											
4. 1994.....	.XXX	.XXX										
5. 1995.....	.XXX	.XXX	.XXX									
6. 1996.....	.XXX	.XXX	.XXX	.XXX								
7. 1997.....	.XXX	.XXX	.XXX	.XXX	.XXX							
8. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
9. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
10. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				
11. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			

**SCHEDULE P - PART 3G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)**

1. Prior.....	.000										.XXX	.XXX
2. 1992.....											.XXX	.XXX
3. 1993.....	.XXX										.XXX	.XXX
4. 1994.....	.XXX	.XXX									.XXX	.XXX
5. 1995.....	.XXX	.XXX	.XXX								.XXX	.XXX
6. 1996.....	.XXX	.XXX	.XXX	.XXX							.XXX	.XXX
7. 1997.....	.XXX	.XXX	.XXX	.XXX	.XXX						.XXX	.XXX
8. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					.XXX	.XXX
9. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				.XXX	.XXX
10. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			.XXX	.XXX
11. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		.XXX	.XXX

**SCHEDULE P - PART 3H - SECTION 1 - OTHER LIABILITY - OCCURRENCE**

1. Prior.....	.000			.3	.3	.3	.4	.4	.4	.4	.66	14
2. 1992.....											.4	.2
3. 1993.....	.XXX										.3	.3
4. 1994.....	.XXX	.XXX									.1	.4
5. 1995.....	.XXX	.XXX	.XXX								.2	.3
6. 1996.....	.XXX	.XXX	.XXX	.XXX								
7. 1997.....	.XXX	.XXX	.XXX	.XXX	.XXX							
8. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
9. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
10. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				
11. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			

**SCHEDULE P - PART 3H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE**

1. Prior.....	.000											
2. 1992.....												
3. 1993.....	.XXX											
4. 1994.....	.XXX	.XXX										
5. 1995.....	.XXX	.XXX	.XXX									
6. 1996.....	.XXX	.XXX	.XXX	.XXX								
7. 1997.....	.XXX	.XXX	.XXX	.XXX	.XXX							
8. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
9. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
10. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				
11. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			

### SCHEDULE P - PART 3I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	0	0	XXX	XXX
2. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

### SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	0	0	54,963	12,880
2. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			6,275	1,461
3. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		2,810	483

### SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000			XXX	XXX
2. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

### SCHEDULE P - PART 3L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000			XXX	XXX
2. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

### SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior	000										XXX	XXX
2. 1992											XXX	XXX
3. 1993	XXX										XXX	XXX
4. 1994	XXX	XXX									XXX	XXX
5. 1995	XXX	XXX	XXX								XXX	XXX
6. 1996	XXX	XXX	XXX	XXX							XXX	XXX
7. 1997	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

**SCHEDULE P - PART 3N - REINSURANCE**

## NONPROPORTIONAL ASSUMED PROPERTY

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior.....	.000.....										.XXX.....	.XXX.....
2. 1992.....											.XXX.....	.XXX.....
3. 1993.....	.XXX.....										.XXX.....	.XXX.....
4. 1994.....	.XXX.....	.XXX.....									.XXX.....	.XXX.....
5. 1995.....	.XXX.....	.XXX.....	.XXX.....								.XXX.....	.XXX.....
6. 1996.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....							.XXX.....	.XXX.....
7. 1997.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....						.XXX.....	.XXX.....
8. 1998.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....					.XXX.....	.XXX.....
9. 1999.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....				.XXX.....	.XXX.....
10. 2000.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....			.XXX.....	.XXX.....
11. 2001.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....		.XXX.....	.XXX.....

**SCHEDULE P - PART 3O - REINSURANCE**

## NONPROPORTIONAL ASSUMED LIABILITY

1. Prior.....	.000.....										.XXX.....	.XXX.....
2. 1992.....											.XXX.....	.XXX.....
3. 1993.....	.XXX.....										.XXX.....	.XXX.....
4. 1994.....	.XXX.....	.XXX.....									.XXX.....	.XXX.....
5. 1995.....	.XXX.....	.XXX.....	.XXX.....								.XXX.....	.XXX.....
6. 1996.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....							.XXX.....	.XXX.....
7. 1997.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....						.XXX.....	.XXX.....
8. 1998.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....					.XXX.....	.XXX.....
9. 1999.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....				.XXX.....	.XXX.....
10. 2000.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....			.XXX.....	.XXX.....
11. 2001.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....		.XXX.....	.XXX.....

**SCHEDULE P - PART 3P - REINSURANCE**

## NONPROPORTIONAL ASSUMED FINANCIAL LINES

1. Prior.....	.000.....										.XXX.....	.XXX.....
2. 1992.....											.XXX.....	.XXX.....
3. 1993.....	.XXX.....										.XXX.....	.XXX.....
4. 1994.....	.XXX.....	.XXX.....									.XXX.....	.XXX.....
5. 1995.....	.XXX.....	.XXX.....	.XXX.....								.XXX.....	.XXX.....
6. 1996.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....							.XXX.....	.XXX.....
7. 1997.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....						.XXX.....	.XXX.....
8. 1998.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....					.XXX.....	.XXX.....
9. 1999.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....				.XXX.....	.XXX.....
10. 2000.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....			.XXX.....	.XXX.....
11. 2001.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....		.XXX.....	.XXX.....

**SCHEDULE P - PART 3R-SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE**

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior.....	.000.....										4	
2. 1992.....											2	2
3. 1993.....	.XXX.....											
4. 1994.....	.XXX.....	.XXX.....										
5. 1995.....	.XXX.....	.XXX.....	.XXX.....									
6. 1996.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....								
7. 1997.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....							
8. 1998.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....						
9. 1999.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....					
10. 2000.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....				
11. 2001.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....			

**SCHEDULE P - PART 3R-SECTION 2 - PRODUCTS LIABILITY- CLAIMS-MADE**

1. Prior.....	.000.....											
2. 1992.....												
3. 1993.....	.XXX.....											
4. 1994.....	.XXX.....	.XXX.....										
5. 1995.....	.XXX.....	.XXX.....	.XXX.....									
6. 1996.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....								
7. 1997.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....							
8. 1998.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....						
9. 1999.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....					
10. 2000.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....				
11. 2001.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....			

**NONE****SCHEDULE P - PART 3S - FINANCIAL GUARANTY/MORTGAGE GUARANTY**

1. Prior.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.000.....			.XXX.....	.XXX.....
2. 2000.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....			.XXX.....	.XXX.....
3. 2001.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....		.XXX.....	.XXX.....

**NONE**

**SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS**

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	2	4								
2. 1992	34	6								
3. 1993	XXX	6								
4. 1994	XXX	XXX								
5. 1995	XXX	XXX	XXX							
6. 1996	XXX	XXX	XXX	XXX						
7. 1997	XXX	XXX	XXX	XXX	XXX					
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 4B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**

1. Prior										
2. 1992										
3. 1993	XXX									
4. 1994	XXX	XXX								
5. 1995	XXX	XXX	XXX							
6. 1996	XXX	XXX	XXX	XXX						
7. 1997	XXX	XXX	XXX	XXX	XXX					
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE****SCHEDULE P - PART 4C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

1. Prior										
2. 1992										
3. 1993	XXX									
4. 1994	XXX	XXX								
5. 1995	XXX	XXX	XXX							
6. 1996	XXX	XXX	XXX	XXX						
7. 1997	XXX	XXX	XXX	XXX	XXX					
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE****SCHEDULE P - PART 4D - WORKERS' COMPENSATION**

1. Prior										
2. 1992										
3. 1993	XXX									
4. 1994	XXX	XXX								
5. 1995	XXX	XXX	XXX							
6. 1996	XXX	XXX	XXX	XXX						
7. 1997	XXX	XXX	XXX	XXX	XXX					
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE****SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL**

1. Prior	21									
2. 1992	18									
3. 1993	XXX									
4. 1994	XXX	XXX								
5. 1995	XXX	XXX	XXX							
6. 1996	XXX	XXX	XXX	XXX						
7. 1997	XXX	XXX	XXX	XXX	XXX					
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**Sch. P-Pt. 4F-Sn. 1**  
**NONE**

**Sch. P-Pt. 4F-Sn. 2**  
**NONE**

**Sch. P-Pt. 4G**  
**NONE**

**Sch. P-Pt. 4H-Sn. 1**  
**NONE**

**Sch. P-Pt. 4H-Sn. 2**  
**NONE**

**Sch. P-Pt. 4I**  
**NONE**

**Sch. P-Pt. 4J**  
**NONE**

**Sch. P-Pt. 4K**  
**NONE**

**Sch. P-Pt. 4L**  
**NONE**

**Sch. P-Pt. 4M**  
**NONE**

**Sch. P-Pt. 4N**  
**NONE**

**Sch. P-Pt. 4O**  
**NONE**

**Sch. P-Pt. 4P**  
**NONE**

**Sch. P-Pt. 4R-Sn. 1**  
**NONE**

**Sch. P-Pt. 4R-Sn. 2**  
**NONE**

**Sch. P-Pt. 4S**  
**NONE**



## SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS

## SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	34	1	1		1					
2. 1992.....	186	209	209	209	209	209	209	209	209	209
3. 1993.....	XXX	104	120	120	120	120	120	120	120	120
4. 1994.....	XXX	XXX	305	342	348	348	348	348	348	348
5. 1995.....	XXX	XXX	XXX	308	348	348	348	348	348	348
6. 1996.....	XXX	XXX	XXX	XXX	37	37	37	37	37	37
7. 1997.....	XXX	XXX	XXX	XXX	XXX		4	4	4	4
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	97	103	103	103
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34	35	35
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

## SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	2	2	1							
2. 1992.....	19		1	1	1					
3. 1993.....	XXX	12								
4. 1994.....	XXX	XXX	38	5				1	1	1
5. 1995.....	XXX	XXX	XXX	57	13					
6. 1996.....	XXX	XXX	XXX	XXX	2					
7. 1997.....	XXX	XXX	XXX	XXX	XXX	3				
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	9			
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1		
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

## SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	29	2	2		1					
2. 1992.....	260	281	282	282	282	281	281	281	281	281
3. 1993.....	XXX	132	139	139	139	139	139	139	139	139
4. 1994.....	XXX	XXX	450	478	479	481	481	482	482	482
5. 1995.....	XXX	XXX	XXX	431	456	450	452	453	453	453
6. 1996.....	XXX	XXX	XXX	XXX	58	57	57	57	57	57
7. 1997.....	XXX	XXX	XXX	XXX	XXX	10	11	11	11	11
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	129	128	128	128
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49	49	49
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 5B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**
**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	928	57	23	9,926				1		
2. 1992.....	12,161	19,437	20,128	22,061	22,130	22,142	22,153	22,161	22,162	22,164
3. 1993.....	XXX	15,542	22,658	22,861	23,159	23,209	23,242	23,245	23,248	23,249
4. 1994.....	XXX	XXX	15,774	25,104	26,052	26,287	26,371	26,418	26,427	26,434
5. 1995.....	XXX	XXX	XXX	773	5,808	6,545	6,874	6,971	7,019	7,023
6. 1996.....	XXX	XXX	XXX	XXX	10,379	15,477	16,314	16,647	16,742	16,781
7. 1997.....	XXX	XXX	XXX	XXX	XXX	9,957	14,866	15,807	16,123	16,214
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	8,991	12,981	13,565	13,802
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,052	8,163	8,525
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,629	3,527
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,239

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	127	34	1	5,045	2	2	1			
2. 1992.....	7,562	1,329		2,077	94	35	22	4	2	
3. 1993.....	XXX	8,050	5	10	180	50	17	5	2	1
4. 1994.....	XXX	XXX	54	20,966	505	191	78	29	12	4
5. 1995.....	XXX	XXX	XXX	2,750	1,147	474	203	72	15	8
6. 1996.....	XXX	XXX	XXX	XXX	5,528	1,207	461	161	62	17
7. 1997.....	XXX	XXX	XXX	XXX	XXX	4,582	1,160	397	149	39
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	3,989	776	274	115
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,067	451	148
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	894	176
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	418

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....								26,994		
2. 1992.....								32,442	32,441	32,441
3. 1993.....	XXX							33,656	33,657	33,657
4. 1994.....	XXX	XXX						37,818	37,810	37,809
5. 1995.....	XXX	XXX	XXX					8,129	8,122	8,120
6. 1996.....	XXX	XXX	XXX	XXX				24,164	24,163	24,157
7. 1997.....	XXX	XXX	XXX	XXX	XXX			21,575	21,673	21,663
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX		18,267	18,397	18,491
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,851	11,627	11,716
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,757	5,038
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,089

## SCHEDULE P - PART 5C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

## SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	25	5	1	2						
2. 1992.....	215	341	355	362	363	365	365	365	365	365
3. 1993.....	XXX	367	518	541	542	548	549	549	549	549
4. 1994.....	XXX	XXX	328	630	671	680	684	686	687	687
5. 1995.....	XXX	XXX	XXX	192	318	330	334	335	335	335
6. 1996.....	XXX	XXX	XXX	XXX	272	390	420	429	431	442
7. 1997.....	XXX	XXX	XXX	XXX	XXX	310	411	437	451	455
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	264	416	446	460
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	350	483	503
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	216	302
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	163

## SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	11	6	5	2						
2. 1992.....	141	30	15	10	4					
3. 1993.....	XXX	165	47	28	8	1				
4. 1994.....	XXX	XXX	134	336	16	7	3			
5. 1995.....	XXX	XXX	XXX	280	15	4	3			
6. 1996.....	XXX	XXX	XXX	XXX	143	44	25	14	12	
7. 1997.....	XXX	XXX	XXX	XXX	XXX	88	37	14	6	2
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	139	43	16	6
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	117	19	5
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	61	13
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50

## SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	24	6			(1)					
2. 1992.....	446	515	518	522	521	519	519	519	519	519
3. 1993.....	XXX	568	770	785	797	798	798	798	798	798
4. 1994.....	XXX	XXX	585	1,191	958	959	959	960	961	961
5. 1995.....	XXX	XXX	XXX	540	428	431	434	432	432	432
6. 1996.....	XXX	XXX	XXX	XXX	581	628	639	638	638	637
7. 1997.....	XXX	XXX	XXX	XXX	XXX	543	607	613	620	620
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	498	562	569	574
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	569	623	631
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	343	382
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	244

## SCHEDULE P - PART 5D - WORKERS' COMPENSATION

## SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	2		4	4	1				1	1
2. 1992.....		2	2	2	2	2	2	2	2	2
3. 1993.....	XXX	4	4	4	4	4	4	4	4	4
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

## SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	9	15	11	7	6	6	5	4	3	3
2. 1992.....	2									
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

## SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....		6						4		
2. 1992.....	2	2	2	2	2	2	2	2	2	2
3. 1993.....	XXX	4	4	4	4	4	4	4	4	4
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

## SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL

## SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	16	3	3	1	1	1		1		
2. 1992.....	31	39	40	41	41	41	41	41	41	41
3. 1993.....	XXX	12	14	14	14	14	14	14	14	14
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

## SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	12	9	4	2		1				
2. 1992.....	10	3	3							
3. 1993.....	XXX	1								
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

## SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	15	4	3		1	3		1		
2. 1992.....	58	65	66	66	66	66	66	66	66	66
3. 1993.....	XXX	16	17	17	17	17	17	17	17	17
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**Sch. P-Pt. 5F-Sn. 1A**  
**NONE**

**Sch. P-Pt. 5F-Sn. 2A**  
**NONE**

**Sch. P-Pt. 5F-Sn. 3A**  
**NONE**

**Sch. P-Pt. 5F-Sn. 1B**  
**NONE**

**Sch. P-Pt. 5F-Sn. 2B**  
**NONE**

**Sch. P-Pt. 5F-Sn. 3B**  
**NONE**

## SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

## SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	3	1								
2. 1992.....	1	3	4	4	4	4	4	4	4	4
3. 1993.....	XXX	2	3	3	3	3	3	3	3	3
4. 1994.....	XXX	XXX	1	1	1	1	1	1	1	1
5. 1995.....	XXX	XXX	XXX	2	2	2	2	2	2	2
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

## SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	4	2								
2. 1992.....		1								
3. 1993.....	XXX	1								
4. 1994.....	XXX	XXX	2					1	1	1
5. 1995.....	XXX	XXX	XXX	2						
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

## SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	5				1					
2. 1992.....	1	4	5	5	5	5	5	5	5	5
3. 1993.....	XXX	5	6	6	6	6	6	6	6	6
4. 1994.....	XXX	XXX	5	5	5	5	5	5	5	5
5. 1995.....	XXX	XXX	XXX	4	5	5	5	5	5	5
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

## SCHEDULE P - PART 5H - OTHER LIABILITY - CLAIMS-MADE

## SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

## SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

## SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	



## SCHEDULE P - PART 5R - PRODUCTS LIABILITY - OCCURRENCE

## SECTION 1A

Years In Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....					1					
2. 1992.....	1	2	2	2	2	2	2	2	2	2
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

## SECTION 2A

Years In Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....		1	2	1						
2. 1992.....		1								
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

## SECTION 3A

Years In Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....		1								
2. 1992.....	2	4	4	4	4	4	4	4	4	4
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

## SCHEDULE P - PART 5R - PRODUCTS LIABILITY - CLAIMS-MADE

## SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

## SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

## SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

## SCHEDULE P - PART 6C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

## SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior											
2. 1992											.0
3. 1993	XXX		1,851	1,931	1,939	1,939	1,939	1,939	1,939	1,939	
4. 1994	XXX	XXX	1,879	2,866	2,938	2,938	2,938	2,938	2,938	2,938	
5. 1995	XXX	XXX	XXX	955	1,913	1,932	1,932	1,932	1,932	1,932	
6. 1996	XXX	XXX	XXX	XXX	927	1,910	1,931	1,931	1,931	1,931	
7. 1997	XXX	XXX	XXX	XXX	XXX	1,012	2,104	2,104	2,104	2,104	
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX	1,125	1,129	1,129	1,129	
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,117	2,921	2,921	
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	792	792	0
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch. P-Pt 1)	1,308	1,816	1,860	2,022	1,965	2,014	2,238	2,121	1,596	1,268	XXX

## SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior											
2. 1992											.0
3. 1993	XXX		1,851	1,931	1,939	1,939	1,939	1,939	1,939	1,939	
4. 1994	XXX	XXX	1,879	2,866	2,938	2,938	2,938	2,938	2,938	2,938	
5. 1995	XXX	XXX	XXX	955	1,913	1,932	1,932	1,932	1,932	1,932	
6. 1996	XXX	XXX	XXX	XXX	927	1,910	1,931	1,931	1,931	1,931	
7. 1997	XXX	XXX	XXX	XXX	XXX	1,012	2,104	2,104	2,104	2,104	
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX	1,125	1,129	1,129	1,129	
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,117	2,921	2,921	
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	792	792	0
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch. P-Pt 1)	1,308	1,816	1,860	2,022	1,965	2,014	2,238	2,121	1,596	1,268	XXX

## SCHEDULE P - PART 6D - WORKERS' COMPENSATION

## SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior											
2. 1992											.0
3. 1993	XXX		.63	.63	.63	.63	.63	.63	.63	.63	
4. 1994	XXX	XXX									.0
5. 1995	XXX	XXX	XXX								.0
6. 1996	XXX	XXX	XXX	XXX							.0
7. 1997	XXX	XXX	XXX	XXX	XXX						.0
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX					.0
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX				.0
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			.0
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch. P-Pt 1)	18	60									XXX

## SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior											
2. 1992											.0
3. 1993	XXX		.63	.63	.63	.63	.63	.63	.63	.63	
4. 1994	XXX	XXX									.0
5. 1995	XXX	XXX	XXX								.0
6. 1996	XXX	XXX	XXX	XXX							.0
7. 1997	XXX	XXX	XXX	XXX	XXX						.0
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX					.0
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX				.0
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			.0
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch. P-Pt 1)	18	60									XXX

## SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL

## SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior.....											
2. 1992.....										.0	
3. 1993.....	.XXX		35	35	35	35	35	35	35	35	
4. 1994.....	.XXX	.XXX								.0	
5. 1995.....	.XXX	.XXX	.XXX							.0	
6. 1996.....	.XXX	.XXX	.XXX	.XXX						.0	
7. 1997.....	.XXX	.XXX	.XXX	.XXX	.XXX					.0	
8. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				.0	
9. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			.0	
10. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		.0	
11. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	
12. Total.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0
13. Earned Premiums (Sch. P-Pt 1).....	419	52									.XXX

## SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior.....											
2. 1992.....										.0	
3. 1993.....	.XXX		18	18	18	18	18	18	18	18	
4. 1994.....	.XXX	.XXX								.0	
5. 1995.....	.XXX	.XXX	.XXX							.0	
6. 1996.....	.XXX	.XXX	.XXX	.XXX						.0	
7. 1997.....	.XXX	.XXX	.XXX	.XXX	.XXX					.0	
8. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				.0	
9. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			.0	
10. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		.0	
11. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	
12. Total.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0
13. Earned Premiums (Sch. P-Pt 1).....	243	40									.XXX

## SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE

## SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior.....											
2. 1992.....										.0	
3. 1993.....	.XXX		28	28	28	28	28	28	28	28	
4. 1994.....	.XXX	.XXX	55	67	75	75	75	75	75	75	
5. 1995.....	.XXX	.XXX	.XXX	56	57	57	57	57	57	57	
6. 1996.....	.XXX	.XXX	.XXX	.XXX	1	1	1	1	1	1	
7. 1997.....	.XXX	.XXX	.XXX	.XXX	.XXX					.0	
8. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				.0	
9. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			.0	
10. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		.0	
11. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	
12. Total.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0
13. Earned Premiums (Sch. P-Pt 1).....	32	27	54	68	10						.XXX

## SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior.....											
2. 1992.....										.0	
3. 1993.....	.XXX		28	28	28	28	28	28	28	28	
4. 1994.....	.XXX	.XXX	55	67	75	75	75	75	75	75	
5. 1995.....	.XXX	.XXX	.XXX	56	57	57	57	57	57	57	
6. 1996.....	.XXX	.XXX	.XXX	.XXX	1	1	1	1	1	1	
7. 1997.....	.XXX	.XXX	.XXX	.XXX	.XXX					.0	
8. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				.0	
9. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			.0	
10. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		.0	
11. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	
12. Total.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0
13. Earned Premiums (Sch. P-Pt 1).....	32	27	54	68	10						.XXX

**Sch. P-Pt. 6H-Sn. 1B  
NONE**

**Sch. P-Pt. 6H-Sn. 2B  
NONE**

**Sch. P-Pt. 6M-Sn. 1  
NONE**

**Sch. P-Pt. 6M-Sn. 2  
NONE**

**Sch. P-Pt. 6N-Sn. 1  
NONE**

**Sch. P-Pt. 6N-Sn. 2  
NONE**

**Sch. P-Pt. 6O-Sn. 1  
NONE**

**Sch. P-Pt. 6O-Sn. 2  
NONE**

## SCHEDULE P - PART 6R - PRODUCTS LIABILITY - OCCURRENCE

## SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior											
2. 1992											.0
3. 1993	.XXX		2	2	2	2	2	2	2	2	.2
4. 1994	.XXX	.XXX									.0
5. 1995	.XXX	.XXX	.XXX								.0
6. 1996	.XXX	.XXX	.XXX	.XXX							.0
7. 1997	.XXX	.XXX	.XXX	.XXX	.XXX						.0
8. 1998	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					.0
9. 1999	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				.0
10. 2000	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			.0
11. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		.0
12. Total	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0
13. Earned Premiums (Sch. P-Pt 1)	40	3	3	3							.XXX

## SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior											
2. 1992											.0
3. 1993	.XXX		2	2	2	2	2	2	2	2	.2
4. 1994	.XXX	.XXX									.0
5. 1995	.XXX	.XXX	.XXX								.0
6. 1996	.XXX	.XXX	.XXX	.XXX							.0
7. 1997	.XXX	.XXX	.XXX	.XXX	.XXX						.0
8. 1998	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					.0
9. 1999	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				.0
10. 2000	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			.0
11. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		.0
12. Total	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0
13. Earned Premiums (Sch. P-Pt 1)	40	3	3	3							.XXX

## SCHEDULE P - PART 6R - PRODUCTS LIABILITY - CLAIMS-MADE

## SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior											
2. 1992											.0
3. 1993	.XXX										.0
4. 1994	.XXX	.XXX									.0
5. 1995	.XXX	.XXX	.XXX								.0
6. 1996	.XXX	.XXX	.XXX	.XXX							.0
7. 1997	.XXX	.XXX	.XXX	.XXX	.XXX						.0
8. 1998	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					.0
9. 1999	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				.0
10. 2000	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			.0
11. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		.0
12. Total	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0
13. Earned Premiums (Sch. P-Pt 1)											.XXX

## SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior											
2. 1992											.0
3. 1993	.XXX										.0
4. 1994	.XXX	.XXX									.0
5. 1995	.XXX	.XXX	.XXX								.0
6. 1996	.XXX	.XXX	.XXX	.XXX							.0
7. 1997	.XXX	.XXX	.XXX	.XXX	.XXX						.0
8. 1998	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					.0
9. 1999	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				.0
10. 2000	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			.0
11. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		.0
12. Total	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0
13. Earned Premiums (Sch. P-Pt 1)											.XXX

**Sch. P-Pt. 7A-Sn. 1  
NONE**

**Sch. P-Pt. 7A-Sn. 2  
NONE**

**Sch. P-Pt. 7A-Sn. 3  
NONE**

**Sch. P-Pt. 7A-Sn. 4  
NONE**

**Sch. P-Pt. 7A-Sn. 5  
NONE**

**Sch. P-Pt. 7B-Sn. 1  
NONE**

**Sch. P-Pt. 7B-Sn. 2  
NONE**

**Sch. P-Pt. 7B-Sn. 3  
NONE**

**Sch. P-Pt. 7B-Sn. 4  
NONE**

**Sch. P-Pt. 7B-Sn. 5  
NONE**

**Sch. P-Pt. 7B-Sn. 6  
NONE**

**Sch. P-Pt. 7B-Sn. 7  
NONE**

**SCHEDULE P INTERROGATORIES**

1. What is the extended loss and expense reserve - direct and assumed - for the following classes? An example of an extended loss and expense reserve is the actuarial reserve for the free-tail coverage arising upon death, disability or retirement in most medical malpractice policies. Such a liability is to be reported here even if it was not reported elsewhere in Schedule P, but otherwise reported as a liability item on Page 3. Show the full reserve amount, not just the change during the current year.

Years in Which Premiums Were Earned and Losses Were Incurred	1 Medical Malpractice	2 Other Liability	3 Products Liability
1.01 Prior.....	0	0	0
1.02 1992.....	0	0	0
1.03 1993.....	0	0	0
1.04 1994.....	0	0	0
1.05 1995.....	0	0	0
1.06 1996.....	0	0	0
1.07 1997.....	0	0	0
1.08 1998.....	0	0	0
1.09 1999.....	0	0	0
1.10 2000.....	0	0	0
1.11 2001.....	0	0	0
1.12 Totals.....	0	0	0

2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement? Yes ☒ No ☐

3. The Adjusting and Other expense payments and reserves should be allocated to the years in which losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this statement? Yes ☒ No ☐

4. Do any lines in Schedule P include reserves which are reported gross of any discount to present value of future payments, but are reported net of such discounts on Page 11? Yes ☐ No ☒

If Yes, proper reporting must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33.

Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.

Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.

5. What were the net premiums in force at the end of the year for: (in thousands of dollars)
- 5.1 Fidelity \$ .....
- 5.2 Surety \$ .....

6. Claim count information is reported (check one). 6.1 per claim .....  
If not the same in all years, explain in Interrogatory 7. 6.2 per claimant .....X.....

- 7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes which have occurred which must be considered when making such analyses? Yes ☐ No ☒

- 7.2 An extended statement may be attached.  
N/A

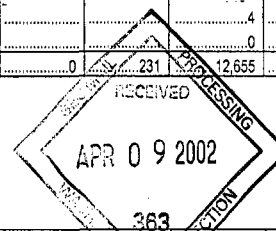


## SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

## SCHEDULE P - PART 1 - SUMMARY

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported- Direct and Assumed	
	1  Direct and Assumed	2  Ceded	3  Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10  Salvage and Subrogation Received		11  Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4  Direct and Assumed	5  Ceded	6  Direct and Assumed	7  Ceded	8  Direct and Assumed	9  Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....								0.....	XXX.....
2. 1992.....	23,238.....	14,846.....	8,392.....	21,234.....	13,083.....	1,491.....	624.....	506.....		120.....	9,524.....	XXX.....
3. 1993.....	11,843.....	8,853.....	2,990.....	3,725.....	1,391.....	389.....	153.....	126.....		108.....	2,696.....	XXX.....
4. 1994.....	1,313.....	1,275.....	38.....	794.....	509.....	46.....	6.....	91.....		3.....	416.....	XXX.....
5. 1995.....	24.....	24.....	0.....								0.....	XXX.....
6. 1996.....			0.....								0.....	XXX.....
7. 1997.....			0.....								0.....	XXX.....
8. 1998.....			0.....								0.....	XXX.....
9. 1999.....	162.....	162.....	0.....	236.....	236.....	11.....	11.....	15.....			15.....	XXX.....
10. 2000.....	97.....	97.....	0.....	67.....	67.....	11.....	11.....	4.....			4.....	XXX.....
11. 2001.....	12.....	12.....	0.....	2.....	2.....						0.....	XXX.....
12. Totals.....	XXX.....	XXX.....	XXX.....	26,058.....	15,288.....	1,948.....	805.....	742.....	0.....	231.....	12,655.....	XXX.....



	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....												0	XXX
2. 1992.....												0	XXX
3. 1993.....												0	XXX
4. 1994.....												0	XXX
5. 1995.....												0	XXX
6. 1996.....												0	XXX
7. 1997.....												0	XXX
8. 1998.....												0	XXX
9. 1999.....												0	XXX
10. 2000.....	7	7	4	4			1	1				0	XXX
11. 2001.....												0	XXX
12. Totals.....	7	7	4	4	0	0	1	1	0	0	0	0	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 1992.....	23,231	13,707	9,524	100.0	92.3	113.5				0	0
3. 1993.....	4,240	1,544	2,696	35.8	17.4	90.2				0	0
4. 1994.....	931	515	416	70.9	40.4	1,094.7				0	0
5. 1995.....	0	0	0	0.0	0.0	0.0				0	0
6. 1996.....	0	0	0	0.0	0.0	0.0				0	0
7. 1997.....	0	0	0	0.0	0.0	0.0				0	0
8. 1998.....	0	0	0	0.0	0.0	0.0				0	0
9. 1999.....	262	247	15	161.7	152.5	0.0				0	0
10. 2000.....	94	90	4	96.9	92.8	0.0				0	0
11. 2001.....	2	2	0	16.7	16.7	0.0				0	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements which will reconcile Part 1 with Parts 2 and 4.

**SCHEDULE P - PART 2 - SUMMARY**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	One Year	Two Year
1. Prior.....	2,103	1,592	1,568	1,568	1,568	1,568	1,568	1,568	1,568	1,568	.0	.0
2. 1992.....	8,790	8,996	9,018	9,018	9,018	9,018	9,018	9,018	9,018	9,018	.0	.0
3. 1993.....	XXX	2,638	2,570	2,570	2,570	2,570	2,570	2,570	2,570	2,570	.0	.0
4. 1994.....	XXX	XXX	325	325	325	325	325	325	325	325	.0	.0
5. 1995.....	XXX	XXX	XXX								.0	.0
6. 1996.....	XXX	XXX	XXX	XXX							.0	.0
7. 1997.....	XXX	XXX	XXX	XXX	XXX						.0	.0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					.0	.0
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				.0	.0
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			.0	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals.....											.0	.0

**SCHEDULE P - PART 3 - SUMMARY**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001		
1. Prior.....	.000	1,300	1,568	1,568	1,568	1,568	1,568	1,568	1,568	1,568	XXX	XXX
2. 1992.....	4,952	8,682	9,018	9,018	9,018	9,018	9,018	9,018	9,018	9,018	XXX	XXX
3. 1993.....	XXX	2,289	2,570	2,570	2,570	2,570	2,570	2,570	2,570	2,570	XXX	XXX
4. 1994.....	XXX	XXX	325	325	325	325	325	325	325	325	XXX	XXX
5. 1995.....	XXX	XXX	XXX								XXX	XXX
6. 1996.....	XXX	XXX	XXX	XXX							XXX	XXX
7. 1997.....	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

**SCHEDULE P - PART 4 - SUMMARY**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior.....	367	40								
2. 1992.....	806	66								
3. 1993.....	XXX	113								
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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## SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported- Direct and Assumed	
	1  Direct and Assumed	2  Ceded	3  Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10  Salvage and Subrogation Received		11  Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4  Direct and Assumed	5  Ceded	6  Direct and Assumed	7  Ceded	8  Direct and Assumed	9  Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....								0.....	XXX.....
2. 1992.....	3,751.....	1,274.....	2,477.....	4,082.....	1,724.....	275.....	86.....	178.....	1.....	2,725.....	1,139.....	
3. 1993.....	2,490.....	1,518.....	972.....	1,182.....	454.....	152.....	66.....	47.....		871.....	885.....	
4. 1994.....	547.....	526.....	21.....	306.....	212.....	21.....	12.....	35.....	1.....	138.....	223.....	
5. 1995.....	10.....	10.....	0.....							0.....		
6. 1996.....			0.....							0.....		
7. 1997.....			0.....							0.....		
8. 1998.....			0.....							0.....		
9. 1999.....			0.....							0.....		
10. 2000.....			0.....							0.....		
11. 2001.....			0.....							0.....		
12. Totals.....	XXX.....	XXX.....	XXX.....	5,570.....	2,390.....	448.....	154.....	260.....	2.....	3,734.....	XXX.....	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior.....													0
2. 1992.....													0
3. 1993.....													0
4. 1994.....													0
5. 1995.....													0
6. 1996.....													0
7. 1997.....													0
8. 1998.....													0
9. 1999.....													0
10. 2000.....													0
11. 2001.....													0
12. Totals...	0	0	0	0	0	0	0	0	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	xxx	xxx	xxx	xxx	xxx	xxx			xxx	0	0
2. 1992.....	4,535	1,810	2,725	120.9	142.1	110.0				0	0
3. 1993.....	1,381	510	871	55.5	33.6	89.6				0	0
4. 1994.....	362	224	138	66.2	42.6	657.1				0	0
5. 1995.....	0	0	0	0.0	0.0	0.0				0	0
6. 1996.....	0	0	0	0.0	0.0	0.0				0	0
7. 1997.....	0	0	0	0.0	0.0	0.0				0	0
8. 1998.....	0	0	0	0.0	0.0	0.0				0	0
9. 1999.....	0	0	0	0.0	0.0	0.0				0	0
10. 2000.....	0	0	0	0.0	0.0	0.0				0	0
11. 2001.....	0	0	0	0.0	0.0	0.0				0	0
12. Totals.....	xxx	xxx	xxx	xxx	xxx	xxx	0	0	xxx	0	0

**SCHEDULE P - PART 1B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported- Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments					
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.....	XXX	XXX	XXX									0	XXX
2. 1992.....	911	911	0	830	830	65	65				2	0	128
3. 1993.....	513	513	0	142	142	14	14					0	239
4. 1994.....	1	1	0									0	49
5. 1995.....			0									0	
6. 1996.....			0									0	
7. 1997.....			0									0	
8. 1998.....			0									0	
9. 1999.....	151	151	0	215	215	10	10	14				14	55
10. 2000.....	91	91	0	66	66	11	11	4				4	34
11. 2001.....	11	11	0	2	2							0	3
12 Totals	XXX	XXX	XXX	1,255	1,255	100	100	18	0		2	18	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....													0
2. 1992.....													0
3. 1993.....													0
4. 1994.....													0
5. 1995.....													0
6. 1996.....													0
7. 1997.....													0
8. 1998.....													0
9. 1999.....													0
10. 2000.....	7	7	4	4			1	1					0
11. 2001.....													0
12. Totals.....	7	7	4	4	0	0	1	1	0	0	0	0	1

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 1992.....	895	895	0	98.2	98.2	0.0				0	0
3. 1993.....	156	156	0	30.4	30.4	0.0				0	0
4. 1994.....	0	0	0	0.0	0.0	0.0				0	0
5. 1995.....	0	0	0	0.0	0.0	0.0				0	0
6. 1996.....	0	0	0	0.0	0.0	0.0				0	0
7. 1997.....	0	0	0	0.0	0.0	0.0				0	0
8. 1998.....	0	0	0	0.0	0.0	0.0				0	0
9. 1999.....	239	225	14	158.3	149.0	0.0				0	0
10. 2000.....	93	89	4	102.2	97.8	0.0				0	0
11. 2001.....	2	2	0	18.2	18.2	0.0				0	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

**SCHEDULE P - PART 1C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported- Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments					
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.....	XXX	XXX	XXX									0	XXX
2. 1992.....	5,311	5,311	.0	1,053	1,053	130	130				20	.0	679
3. 1993.....	2,419	2,419	.0	255	255	25	25				6	.0	116
4. 1994.....	39	39	.0	1	1							.0	3
5. 1995.....			.0									.0	
6. 1996.....			.0									.0	
7. 1997.....			.0									.0	
8. 1998.....			.0									.0	
9. 1999.....			.0									.0	
10. 2000.....			.0									.0	
11. 2001.....			.0									.0	
12. Totals.....	XXX	XXX	XXX	1,309	1,309	155	155	0	0		26	.0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding- Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....													0
2. 1992.....													0
3. 1993.....													0
4. 1994.....													0
5. 1995.....													0
6. 1996.....													0
7. 1997.....													0
8. 1998.....													0
9. 1999.....													0
10. 2000.....													0
11. 2001.....													0
12. Totals.....	0	0	0	0	0	0	0	0	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 1992.....	1,183	1,183	0	22.3	22.3	0.0				0	0
3. 1993.....	280	280	0	11.6	11.6	0.0				0	0
4. 1994.....	1	1	0	2.6	2.6	0.0				0	0
5. 1995.....	0	0	0	0.0	0.0	0.0				0	0
6. 1996.....	0	0	0	0.0	0.0	0.0				0	0
7. 1997.....	0	0	0	0.0	0.0	0.0				0	0
8. 1998.....	0	0	0	0.0	0.0	0.0				0	0
9. 1999.....	0	0	0	0.0	0.0	0.0				0	0
10. 2000.....	0	0	0	0.0	0.0	0.0				0	0
11. 2001.....	0	0	0	0.0	0.0	0.0				0	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

## SCHEDULE P - PART 1D - WORKERS' COMPENSATION

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported- Direct and Assumed	
	1  Direct and Assumed	2  Ceded	3  Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10  Salvage and Subrogation Received		11  Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4  Direct and Assumed	5  Ceded	6  Direct and Assumed	7  Ceded	8  Direct and Assumed	9  Ceded			
1. Prior.....	XXX	XXX	XXX								0	XXX
2. 1992.....	1,925	1,925	0	506	506	73	73				0	280
3. 1993.....	586	586	0	195	195	23	23				0	60
4. 1994.....	4	4	0								0	
5. 1995.....			0								0	
6. 1996.....			0								0	
7. 1997.....			0								0	
8. 1998.....			0								0	
9. 1999.....			0								0	
10. 2000.....			0								0	
11. 2001.....			0								0	
12. Totals.....	XXX	XXX	XXX	701	701	96	96	0	0	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....													.0
2. 1992.....													.0
3. 1993.....													.0
4. 1994.....													.0
5. 1995.....													.0
6. 1996.....													.0
7. 1997.....													.0
8. 1998.....													.0
9. 1999.....													.0
10. 2000.....													.0
11. 2001.....													.0
12. Totals...	0	0	0	0	0	0	0	0	0	0	0	0	.0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 1992.....	579	579	0	30.1	30.1	0.0				0	0
3. 1993.....	218	218	0	37.2	37.2	0.0				0	0
4. 1994.....	0	0	0	0.0	0.0	0.0				0	0
5. 1995.....	0	0	0	0.0	0.0	0.0				0	0
6. 1996.....	0	0	0	0.0	0.0	0.0				0	0
7. 1997.....	0	0	0	0.0	0.0	0.0				0	0
8. 1998.....	0	0	0	0.0	0.0	0.0				0	0
9. 1999.....	0	0	0	0.0	0.0	0.0				0	0
10. 2000.....	0	0	0	0.0	0.0	0.0				0	0
11. 2001.....	0	0	0	0.0	0.0	0.0				0	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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## SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported- Direct and Assumed
	1  Direct and Assumed	2  Ceded	3  Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10  Salvage and Subrogation Received	11  Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4  Direct and Assumed	5  Ceded	6  Direct and Assumed	7  Ceded	8  Direct and Assumed	9  Ceded			
1. Prior.....	XXX	XXX	XXX								0	XXX
2. 1992.....	4,859	1,761	3,098	5,614	3,322	328	64	182		3	2,738	594
3. 1993.....	2,588	1,367	1,221	936	(25)	64	(7)	40		3	1,072	220
4. 1994.....	56	109	(53)	104	7	5	(18)	13			133	11
5. 1995.....			0								0	
6. 1996.....			0								0	
7. 1997.....			0								0	
8. 1998.....			0								0	
9. 1999.....			0								0	
10. 2000.....			0								0	
11. 2001.....			0								0	
12. Totals.....	XXX	XXX	XXX	6,654	3,304	397	39	235	0	6	3,943	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23  Salvage and Subrogation Anticipated	24  Total Net Losses and Expenses Unpaid	25  Number of Claims Outstanding-Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21  Direct and Assumed	22  Ceded			
	13  Direct and Assumed	14  Ceded	15  Direct and Assumed	16  Ceded	17  Direct and Assumed	18  Ceded	19  Direct and Assumed	20  Ceded					
1. Prior.....												0	
2. 1992.....												0	
3. 1993.....												0	
4. 1994.....												0	
5. 1995.....												0	
6. 1996.....												0	
7. 1997.....												0	
8. 1998.....												0	
9. 1999.....												0	
10. 2000.....												0	
11. 2001.....												0	
12. Totals.....	0	0	0	0	0	0	0	0	0	0	0	0	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 1992.....	6,124	3,386	2,738	126.0	192.3	88.4				0	0
3. 1993.....	1,040	(32)	1,072	40.2	(2.3)	87.8				0	0
4. 1994.....	122	(11)	133	217.9	(10.1)	(250.9)				0	0
5. 1995.....	0	0	0	0.0	0.0	0.0				0	0
6. 1996.....	0	0	0	0.0	0.0	0.0				0	0
7. 1997.....	0	0	0	0.0	0.0	0.0				0	0
8. 1998.....	0	0	0	0.0	0.0	0.0				0	0
9. 1999.....	0	0	0	0.0	0.0	0.0				0	0
10. 2000.....	0	0	0	0.0	0.0	0.0				0	0
11. 2001.....	0	0	0	0.0	0.0	0.0				0	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

**Sch. P-Pt. 1F-Sn. 1**  
**NONE**

**Sch. P-Pt. 1F-Sn. 2**  
**NONE**



**SCHEDULE P - PART 1G - SPECIAL LIABILITY**  
**(OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)**

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10	11	12 Number of Claims Reported- Direct and Assumed
	1  Direct and Assumed	2  Ceded	3  Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	xxx	xxx	xxx								0	xxx
2. 1992.....	2	2	0								0	xxx
3. 1993.....			0								0	xxx
4. 1994.....			0								0	xxx
5. 1995.....			0								0	xxx
6. 1996.....			0								0	xxx
7. 1997.....			0								0	xxx
8. 1998.....			0								0	xxx
9. 1999.....			0								0	xxx
10. 2000.....			0								0	xxx
11. 2001.....			0								0	xxx
12. Totals.....	xxx	xxx	xxx	0	0	0	0	0	0	0	0	xxx

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23  Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....													0
2. 1992.....													0
3. 1993.....													0
4. 1994.....													0
5. 1995.....													0
6. 1996.....													0
7. 1997.....													0
8. 1998.....													0
9. 1999.....													0
10. 2000.....													0
11. 2001.....													0
12. Totals.....	0	0	0	0	0	0	0	0	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 1992.....	0	0	0	0.0	0.0	0.0				0	0
3. 1993.....	0	0	0	0.0	0.0	0.0				0	0
4. 1994.....	0	0	0	0.0	0.0	0.0				0	0
5. 1995.....	0	0	0	0.0	0.0	0.0				0	0
6. 1996.....	0	0	0	0.0	0.0	0.0				0	0
7. 1997.....	0	0	0	0.0	0.0	0.0				0	0
8. 1998.....	0	0	0	0.0	0.0	0.0				0	0
9. 1999.....	0	0	0	0.0	0.0	0.0				0	0
10. 2000.....	0	0	0	0.0	0.0	0.0				0	0
11. 2001.....	0	0	0	0.0	0.0	0.0				0	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

**SCHEDULE P - PART 1H - SECTION 1 - OTHER LIABILITY - OCCURRENCE**

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported- Direct and Assumed
	1  Direct and Assumed	2  Ceded	3  Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10  Salvage and Subrogation Received	11  Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4  Direct and Assumed	5  Ceded	6  Direct and Assumed	7  Ceded	8  Direct and Assumed	9  Ceded			
1. Prior.....	XXX	XXX	XXX								0	XXX
2. 1992.....	1,014	1,014	0	94	94	33	33				0	47
3. 1993.....	535	535	0	73	73	25	25				0	26
4. 1994.....	25	25	0								0	
5. 1995.....			0								0	
6. 1996.....			0								0	
7. 1997.....			0								0	
8. 1998.....			0								0	
9. 1999.....			0								0	
10. 2000.....			0								0	
11. 2001.....			0								0	
12. Totals.....	XXX	XXX	XXX	167	167	58	58	0	0	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....													0
2. 1992.....													0
3. 1993.....													0
4. 1994.....													0
5. 1995.....													0
6. 1996.....													0
7. 1997.....													0
8. 1998.....													0
9. 1999.....													0
10. 2000.....													0
11. 2001.....													0
12. Totals.....	0	0	0	0	0	0	0	0	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28	29 Direct and Assumed	30 Ceded	31	32	33		35 Losses Unpaid	36 Loss Expenses Unpaid
			Net			Net	Loss	Loss Expense			
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 1992.....	127	127	0	12.5	12.5	0.0				0	0
3. 1993.....	98	98	0	18.3	18.3	0.0				0	0
4. 1994.....	0	0	0	0.0	0.0	0.0				0	0
5. 1995.....	0	0	0	0.0	0.0	0.0				0	0
6. 1996.....	0	0	0	0.0	0.0	0.0				0	0
7. 1997.....	0	0	0	0.0	0.0	0.0				0	0
8. 1998.....	0	0	0	0.0	0.0	0.0				0	0
9. 1999.....	0	0	0	0.0	0.0	0.0				0	0
10. 2000.....	0	0	0	0.0	0.0	0.0				0	0
11. 2001.....	0	0	0	0.0	0.0	0.0				0	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

**Sch. P-Pt. 1H-Sn. 2**  
**NONE**

**Sch. P-Pt. 1I**  
**NONE**

**SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE**

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported- Direct and Assumed
	1  Direct and Assumed	2  Ceded	3  Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10  Salvage and Subrogation Received	11  Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4  Direct and Assumed	5  Ceded	6  Direct and Assumed	7  Ceded	8  Direct and Assumed	9  Ceded			
1. Prior.....	XXX	XXX	XXX								0	XXX
2. 2000.....	6	6	0	1	1						0	1
3. 2001.....	1	1	0								0	
4. Totals.....	XXX	XXX	XXX	1	1	0	0	0	0	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23  Salvage and Subrogation Anticipated	24  Total Net Losses and Expenses Unpaid	25  Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21  Direct and Assumed	22  Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior...													0
2. 2000...													0
3. 2001...													0
4. Totals	0	0	0	0	0	0	0	0	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34  Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 2000.....	1	1	0	16.7	16.7	0.0				0	0
3. 2001.....	0	0	0	0.0	0.0	0.0				0	0
4. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

**Sch. P-Pt. 1K**  
**NONE**

**Sch. P-Pt. 1L**  
**NONE**

**Sch. P-Pt. 1M**  
**NONE**

**Sch. P-Pt. 1N**  
**NONE**

**Sch. P-Pt. 1O**  
**NONE**

**Sch. P-Pt. 1P**  
**NONE**

## SCHEDULE P - PART 1R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported- Direct and Assumed	
	1  Direct and Assumed	2  Ceded	3  Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10  Salvage and Subrogation Received		11  Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4  Direct and Assumed	5  Ceded	6  Direct and Assumed	7  Ceded	8  Direct and Assumed	9  Ceded			
1. Prior.....	xxx	xxx	xxx								0	xxx
2. 1992.....	712	712	0	6	6	14	14			2	0	9
3. 1993.....	410	410	0	8	8	1	1				0	2
4. 1994.....	13	13	0								0	
5. 1995.....			0								0	
6. 1996.....			0								0	
7. 1997.....			0								0	
8. 1998.....			0								0	
9. 1999.....			0								0	
10. 2000.....			0								0	
11. 2001.....			0								0	
12. Totals.....	xxx	xxx	xxx	14	14	15	15	0	0	2	0	xxx

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....													0
2. 1992.....													0
3. 1993.....													0
4. 1994.....													0
5. 1995.....													0
6. 1996.....													0
7. 1997.....													0
8. 1998.....													0
9. 1999.....													0
10. 2000.....													0
11. 2001.....													0
12. Totals.....	0	0	0	0	0	0	0	0	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 1992.....	20	20	0	2.8	2.8	0.0				0	0
3. 1993.....	9	9	0	2.2	2.2	0.0				0	0
4. 1994.....	0	0	0	0.0	0.0	0.0				0	0
5. 1995.....	0	0	0	0.0	0.0	0.0				0	0
6. 1996.....	0	0	0	0.0	0.0	0.0				0	0
7. 1997.....	0	0	0	0.0	0.0	0.0				0	0
8. 1998.....	0	0	0	0.0	0.0	0.0				0	0
9. 1999.....	0	0	0	0.0	0.0	0.0				0	0
10. 2000.....	0	0	0	0.0	0.0	0.0				0	0
11. 2001.....	0	0	0	0.0	0.0	0.0				0	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

**Sch. P-Pt. 1R-Sn. 2**  
**NONE**

**Sch. P-Pt. 1S**  
**NONE**

## CONSOLIDATED AMERICAN INSURANCE COMPANY

## SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	One Year	Two Year
1. Prior.....	294	275	282	282	282	282	281	281	281	281	.0	.0
2. 1992.....	2,356	2,558	2,547	2,547	2,547	2,547	2,547	2,547	2,547	2,547	.0	.0
3. 1993.....	XXX	866	824	824	824	824	824	824	824	824	.0	.0
4. 1994.....	XXX	XXX	103	103	103	103	103	103	103	103	.0	.0
5. 1995.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
6. 1996.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
7. 1997.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Totals											.0	.0

## SCHEDULE P - PART 2B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior.....							1	1	1	1	.0	.0
2. 1992.....											.0	.0
3. 1993.....	XXX										.0	.0
4. 1994.....	XXX	XXX									.0	.0
5. 1995.....	XXX	XXX	XXX								.0	.0
6. 1996.....	XXX	XXX	XXX	XXX							.0	.0
7. 1997.....	XXX	XXX	XXX	XXX	XXX						.0	.0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					.0	.0
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				.0	.0
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			.0	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											.0	.0

## SCHEDULE P - PART 2C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior.....							2	2	2	2	.0	.0
2. 1992.....											.0	.0
3. 1993.....	XXX										.0	.0
4. 1994.....	XXX	XXX									.0	.0
5. 1995.....	XXX	XXX	XXX								.0	.0
6. 1996.....	XXX	XXX	XXX	XXX							.0	.0
7. 1997.....	XXX	XXX	XXX	XXX	XXX						.0	.0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					.0	.0
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				.0	.0
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			.0	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											.0	.0

## SCHEDULE P - PART 2D - WORKERS' COMPENSATION

1. Prior.....											.0	.0
2. 1992.....											.0	.0
3. 1993.....	XXX										.0	.0
4. 1994.....	XXX	XXX									.0	.0
5. 1995.....	XXX	XXX	XXX								.0	.0
6. 1996.....	XXX	XXX	XXX	XXX							.0	.0
7. 1997.....	XXX	XXX	XXX	XXX	XXX						.0	.0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					.0	.0
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				.0	.0
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			.0	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											.0	.0

## SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	1,776	1,298	1,262	1,262	1,262	1,262	1,262	1,262	1,262	1,262	.0	.0
2. 1992.....	2,743	2,518	2,556	2,556	2,556	2,556	2,556	2,556	2,556	2,556	.0	.0
3. 1993.....	XXX	1,043	1,032	1,032	1,032	1,032	1,032	1,032	1,032	1,032	.0	.0
4. 1994.....	XXX	XXX	120	120	120	120	120	120	120	120	.0	.0
5. 1995.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
6. 1996.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
7. 1997.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Totals											.0	.0



**SCHEDULE P - PART 2F - SECTION 1 - MEDICAL MALPRACTICE - OCCURRENCE**

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	One Year	Two Year
1. Prior.....											0	0
2. 1992.....											0	0
3. 1993.....	XXX										0	0
4. 1994.....	XXX	XXX									0	0
5. 1995.....	XXX	XXX	XXX								0	0
6. 1996.....	XXX	XXX	XXX	XXX							0	0
7. 1997.....	XXX	XXX	XXX	XXX	XXX						0	0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					0	0
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals.....											0	0

**SCHEDULE P - PART 2F - SECTION 2 - MEDICAL MALPRACTICE - CLAIMS-MADE**

1. Prior.....											0	0
2. 1992.....											0	0
3. 1993.....	XXX										0	0
4. 1994.....	XXX	XXX									0	0
5. 1995.....	XXX	XXX	XXX								0	0
6. 1996.....	XXX	XXX	XXX	XXX							0	0
7. 1997.....	XXX	XXX	XXX	XXX	XXX						0	0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					0	0
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals.....											0	0

**SCHEDULE P - PART 2G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER & MACHINERY)**

1. Prior.....											0	0
2. 1992.....											0	0
3. 1993.....	XXX										0	0
4. 1994.....	XXX	XXX									0	0
5. 1995.....	XXX	XXX	XXX								0	0
6. 1996.....	XXX	XXX	XXX	XXX							0	0
7. 1997.....	XXX	XXX	XXX	XXX	XXX						0	0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					0	0
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals.....											0	0

**SCHEDULE P - PART 2H - SECTION 1 - OTHER LIABILITY - OCCURRENCE**

1. Prior.....								1,379	1,379	1,379	0	0
2. 1992.....											0	0
3. 1993.....	XXX										0	0
4. 1994.....	XXX	XXX									0	0
5. 1995.....	XXX	XXX	XXX								0	0
6. 1996.....	XXX	XXX	XXX	XXX							0	0
7. 1997.....	XXX	XXX	XXX	XXX	XXX						0	0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					0	0
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals.....											0	0

**SCHEDULE P - PART 2H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE**

1. Prior.....											0	0
2. 1992.....											0	0
3. 1993.....	XXX										0	0
4. 1994.....	XXX	XXX									0	0
5. 1995.....	XXX	XXX	XXX								0	0
6. 1996.....	XXX	XXX	XXX	XXX							0	0
7. 1997.....	XXX	XXX	XXX	XXX	XXX						0	0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					0	0
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals.....											0	0

**SCHEDULE P - PART 2I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)**

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	One Year	Two Year
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(2,788)	(2,788)	(2,788)	0	0
2. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
3. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals											0	0

**SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,409	1,409	1,409	0	0
2. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
3. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals											0	0

**SCHEDULE P - PART 2K - FIDELITY/SURETY**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
2. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
3. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals											0	0

**SCHEDULE P - PART 2L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
2. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX
3. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Totals											0	0

**SCHEDULE P - PART 2M - INTERNATIONAL**

1. Prior.....											0	0
2. 1992.....											0	0
3. 1993.....	XXX										0	0
4. 1994.....	XXX	XXX									0	0
5. 1995.....	XXX	XXX	XXX								0	0
6. 1996.....	XXX	XXX	XXX	XXX							0	0
7. 1997.....	XXX	XXX	XXX	XXX	XXX						0	0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					0	0
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											0	0

**Sch. P-Pt. 2N**  
**NONE**

**Sch. P-Pt. 2O**  
**NONE**

**Sch. P-Pt. 2P**  
**NONE**

**Sch. P-Pt. 2R-Sn. 1**  
**NONE**

**Sch. P-Pt. 2R-Sn. 2**  
**NONE**

**Sch. P-Pt. 2S**  
**NONE**

## CONSOLIDATED AMERICAN INSURANCE COMPANY

## SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001		
1. Prior.....	.000	.251	.282	.282	.282	.282	.281	.281	.281	.281	7,314	
2. 1992.....	1,503	2,546	2,547	2,547	2,547	2,547	2,547	2,547	2,547	2,547	1,139	
3. 1993.....	XXX	790	824	824	824	824	824	824	824	824	885	
4. 1994.....	XXX	XXX	103	103	103	103	103	103	103	103	223	
5. 1995.....	XXX	XXX	XXX									
6. 1996.....	XXX	XXX	XXX	XXX								
7. 1997.....	XXX	XXX	XXX	XXX	XXX							
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

## SCHEDULE P - PART 3B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior.....	2. 1992.....	3. 1993.....	4. 1994.....	5. 1995.....	6. 1996.....	7. 1997.....	8. 1998.....	9. 1999.....	10. 2000.....	11. 2001.....	11. Number of Claims Closed With Loss Payment	12. Number of Claims Closed Without Loss Payment
.000											133	
											128	
XXX											239	
XXX	XXX										49	
XXX	XXX	XXX										
XXX	XXX	XXX	XXX									
XXX	XXX	XXX	XXX	XXX								
XXX	XXX	XXX	XXX	XXX	XXX							
XXX	XXX	XXX	XXX	XXX	XXX	XXX						
XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				43	12
XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			21	12
XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		2	1

## SCHEDULE P - PART 3C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior.....	2. 1992.....	3. 1993.....	4. 1994.....	5. 1995.....	6. 1996.....	7. 1997.....	8. 1998.....	9. 1999.....	10. 2000.....	11. 2001.....	11. Number of Claims Closed With Loss Payment	12. Number of Claims Closed Without Loss Payment
.000											2,884	
											679	
XXX											116	
XXX	XXX										3	
XXX	XXX	XXX										
XXX	XXX	XXX	XXX									
XXX	XXX	XXX	XXX	XXX								
XXX	XXX	XXX	XXX	XXX	XXX							
XXX	XXX	XXX	XXX	XXX	XXX	XXX						
XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

## SCHEDULE P - PART 3D - WORKERS' COMPENSATION

1. Prior.....	2. 1992.....	3. 1993.....	4. 1994.....	5. 1995.....	6. 1996.....	7. 1997.....	8. 1998.....	9. 1999.....	10. 2000.....	11. 2001.....	11. Number of Claims Closed With Loss Payment	12. Number of Claims Closed Without Loss Payment
.000											1,139	
											280	
XXX											60	
XXX	XXX											
XXX	XXX	XXX										
XXX	XXX	XXX	XXX									
XXX	XXX	XXX	XXX	XXX								
XXX	XXX	XXX	XXX	XXX	XXX							
XXX	XXX	XXX	XXX	XXX	XXX	XXX						
XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

## SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	2. 1992.....	3. 1993.....	4. 1994.....	5. 1995.....	6. 1996.....	7. 1997.....	8. 1998.....	9. 1999.....	10. 2000.....	11. 2001.....	11. Number of Claims Closed With Loss Payment	12. Number of Claims Closed Without Loss Payment
.000	1,031	1,262	1,262	1,262	1,262	1,262	1,262	1,262	1,262	2,469		
1,016	2,233	2,556	2,556	2,556	2,556	2,556	2,556	2,556	2,556	594		
XXX	859	1,032	1,032	1,032	1,032	1,032	1,032	1,032	1,032	220		
XXX	XXX	120	120	120	120	120	120	120	120	11		
XXX	XXX	XXX										
XXX	XXX	XXX	XXX									
XXX	XXX	XXX	XXX	XXX								
XXX	XXX	XXX	XXX	XXX	XXX							
XXX	XXX	XXX	XXX	XXX	XXX	XXX						
XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				

**SCHEDULE P - PART 3F - SECTION 1 - MEDICAL MALPRACTICE - OCCURRENCE**

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior.....	.000											
2. 1992.....												
3. 1993.....	.XXX											
4. 1994.....	.XXX	.XXX										
5. 1995.....	.XXX	.XXX	.XXX									
6. 1996.....	.XXX	.XXX	.XXX	.XXX								
7. 1997.....	.XXX	.XXX	.XXX	.XXX	.XXX							
8. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
9. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
10. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				
11. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			

**SCHEDULE P - PART 3F - SECTION 2 - MEDICAL MALPRACTICE - CLAIMS-MADE**

1. Prior.....	.000											
2. 1992.....												
3. 1993.....	.XXX											
4. 1994.....	.XXX	.XXX										
5. 1995.....	.XXX	.XXX	.XXX									
6. 1996.....	.XXX	.XXX	.XXX	.XXX								
7. 1997.....	.XXX	.XXX	.XXX	.XXX	.XXX							
8. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
9. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
10. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				
11. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			

**SCHEDULE P - PART 3G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)**

1. Prior.....	.000										.XXX	.XXX
2. 1992.....											.XXX	.XXX
3. 1993.....	.XXX										.XXX	.XXX
4. 1994.....	.XXX	.XXX									.XXX	.XXX
5. 1995.....	.XXX	.XXX	.XXX								.XXX	.XXX
6. 1996.....	.XXX	.XXX	.XXX	.XXX							.XXX	.XXX
7. 1997.....	.XXX	.XXX	.XXX	.XXX	.XXX						.XXX	.XXX
8. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					.XXX	.XXX
9. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				.XXX	.XXX
10. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			.XXX	.XXX
11. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		.XXX	.XXX

**SCHEDULE P - PART 3H - SECTION 1 - OTHER LIABILITY - OCCURRENCE**

1. Prior.....	.000									1,379	1,379	.295
2. 1992.....												.47
3. 1993.....	.XXX											.26
4. 1994.....	.XXX	.XXX										
5. 1995.....	.XXX	.XXX	.XXX									
6. 1996.....	.XXX	.XXX	.XXX	.XXX								
7. 1997.....	.XXX	.XXX	.XXX	.XXX	.XXX							
8. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
9. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
10. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				
11. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			

**SCHEDULE P - PART 3H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE**

1. Prior.....	.000											
2. 1992.....												
3. 1993.....	.XXX											
4. 1994.....	.XXX	.XXX										
5. 1995.....	.XXX	.XXX	.XXX									
6. 1996.....	.XXX	.XXX	.XXX	.XXX								
7. 1997.....	.XXX	.XXX	.XXX	.XXX	.XXX							
8. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
9. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
10. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				
11. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			

**SCHEDULE P - PART 3I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)**

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001		
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	(2,788)	(2,788)	XXX	XXX
2. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
3. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

**SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	1,409	1,409	10	1
2. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			1	
3. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

**SCHEDULE P - PART 3K - FIDELITY/SURETY**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	0	0	XXX	XXX
2. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

**SCHEDULE P - PART 3L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000			XXX	XXX
2. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

**SCHEDULE P - PART 3M - INTERNATIONAL**

1. Prior.....	000										XXX	XXX
2. 1992.....											XXX	XXX
3. 1993.....	XXX										XXX	XXX
4. 1994.....	XXX	XXX									XXX	XXX
5. 1995.....	XXX	XXX	XXX								XXX	XXX
6. 1996.....	XXX	XXX	XXX	XXX							XXX	XXX
7. 1997.....	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

**SCHEDULE P - PART 3N - REINSURANCE****NONPROPORTIONAL ASSUMED PROPERTY**

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior.....	.000.....										XXX.....	XXX.....
2. 1992.....											XXX.....	XXX.....
3. 1993.....	XXX.....										XXX.....	XXX.....
4. 1994.....	XXX.....	XXX.....									XXX.....	XXX.....
5. 1995.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
6. 1996.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
7. 1997.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
8. 1998.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					XXX.....	XXX.....
9. 1999.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				XXX.....	XXX.....
10. 2000.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	XXX.....
11. 2001.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		XXX.....	XXX.....

**SCHEDULE P - PART 3O - REINSURANCE****NONPROPORTIONAL ASSUMED LIABILITY**

1. Prior.....	.000.....										XXX.....	XXX.....
2. 1992.....											XXX.....	XXX.....
3. 1993.....	XXX.....										XXX.....	XXX.....
4. 1994.....	XXX.....	XXX.....									XXX.....	XXX.....
5. 1995.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
6. 1996.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
7. 1997.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
8. 1998.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					XXX.....	XXX.....
9. 1999.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				XXX.....	XXX.....
10. 2000.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	XXX.....
11. 2001.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		XXX.....	XXX.....

**SCHEDULE P - PART 3P - REINSURANCE****NONPROPORTIONAL ASSUMED FINANCIAL LINES**

1. Prior.....	.000.....										XXX.....	XXX.....
2. 1992.....											XXX.....	XXX.....
3. 1993.....	XXX.....										XXX.....	XXX.....
4. 1994.....	XXX.....	XXX.....									XXX.....	XXX.....
5. 1995.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
6. 1996.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
7. 1997.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
8. 1998.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					XXX.....	XXX.....
9. 1999.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				XXX.....	XXX.....
10. 2000.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	XXX.....
11. 2001.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		XXX.....	XXX.....

**SCHEDULE P - PART 3R-SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE**

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001		
1. Prior.....	000.....										63	
2. 1992.....											9	
3. 1993.....	XXX.....										2	
4. 1994.....	XXX.....	XXX.....										
5. 1995.....	XXX.....	XXX.....	XXX.....									
6. 1996.....	XXX.....	XXX.....	XXX.....	XXX.....								
7. 1997.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
8. 1998.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
9. 1999.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
10. 2000.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				
11. 2001.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			

**SCHEDULE P - PART 3R-SECTION 2 - PRODUCTS LIABILITY- CLAIMS-MADE**

1. Prior.....	000.....											
2. 1992.....												
3. 1993.....	XXX.....											
4. 1994.....	XXX.....	XXX.....										
5. 1995.....	XXX.....	XXX.....	XXX.....									
6. 1996.....	XXX.....	XXX.....	XXX.....	XXX.....								
7. 1997.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
8. 1998.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
9. 1999.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
10. 2000.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				
11. 2001.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			

**NONE****SCHEDULE P - PART 3S - FINANCIAL GUARANTY/MORTGAGE GUARANTY**

1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	000.....			XXX.....	XXX.....
2. 2000.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	XXX.....
3. 2001.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		XXX.....	XXX.....

**NONE**



**SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS**

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	7									
2. 1992	208	2								
3. 1993	XXX	25								
4. 1994	XXX	XXX								
5. 1995	XXX	XXX	XXX							
6. 1996	XXX	XXX	XXX	XXX						
7. 1997	XXX	XXX	XXX	XXX	XXX					
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 4B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**

1. Prior										
2. 1992										
3. 1993	XXX									
4. 1994	XXX	XXX								
5. 1995	XXX	XXX	XXX							
6. 1996	XXX	XXX	XXX							
7. 1997	XXX	XXX	XXX	XXX	XXX					
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

**SCHEDULE P - PART 4C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

1. Prior										
2. 1992										
3. 1993	XXX									
4. 1994	XXX	XXX								
5. 1995	XXX	XXX	XXX							
6. 1996	XXX	XXX	XXX							
7. 1997	XXX	XXX	XXX	XXX	XXX					
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

**SCHEDULE P - PART 4D - WORKERS' COMPENSATION**

1. Prior										
2. 1992										
3. 1993	XXX									
4. 1994	XXX	XXX								
5. 1995	XXX	XXX	XXX							
6. 1996	XXX	XXX	XXX							
7. 1997	XXX	XXX	XXX	XXX	XXX					
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

**SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL**

1. Prior	360	39								
2. 1992	461	64								
3. 1993	XXX	48								
4. 1994	XXX	XXX								
5. 1995	XXX	XXX	XXX							
6. 1996	XXX	XXX	XXX	XXX						
7. 1997	XXX	XXX	XXX	XXX	XXX					
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**Sch. P-Pt. 4F-Sn. 1**  
**NONE**

**Sch. P-Pt. 4F-Sn. 2**  
**NONE**

**Sch. P-Pt. 4G**  
**NONE**

**Sch. P-Pt. 4H-Sn. 1**  
**NONE**

**Sch. P-Pt. 4H-Sn. 2**  
**NONE**

**Sch. P-Pt. 4I**  
**NONE**

**Sch. P-Pt. 4J**  
**NONE**

**Sch. P-Pt. 4K**  
**NONE**

**Sch. P-Pt. 4L**  
**NONE**

**Sch. P-Pt. 4M**  
**NONE**

**Sch. P-Pt. 4N**  
**NONE**

**Sch. P-Pt. 4O**  
**NONE**

**Sch. P-Pt. 4P**  
**NONE**

**Sch. P-Pt. 4R-Sn. 1**  
**NONE**

**Sch. P-Pt. 4R-Sn. 2**  
**NONE**

**Sch. P-Pt. 4S**  
**NONE**

## CONSOLIDATED AMERICAN INSURANCE COMPANY

## SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS

## SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	7,912	7,731	7,734	7,729	7,729	7,728		612		
2. 1992.....	820	968	969	969	969	969	969	1,139	1,139	1,139
3. 1993.....	XXX	671	725	725	725	725	725	885	885	885
4. 1994.....	XXX	XXX	182	182	182	182	182	223	223	223
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

## SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	31	1	8							
2. 1992.....	151	3								
3. 1993.....	XXX	48	3							
4. 1994.....	XXX	XXX	3							
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

## SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	8,083	7,940	7,972	7,958	7,958	7,958	(6)			
2. 1992.....	1,109	1,138	1,139	1,139	1,139	1,139	1,139	1,139	1,139	1,139
3. 1993.....	XXX	853	888	888	888	888	885	885	885	885
4. 1994.....	XXX	XXX	226	226	226	226	223	223	223	223
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 5B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL****SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	1,912	1,879	1,878	1,878	1,878	1,878		(50)		
2. 1992.....	113	187	187	187	187	187	187	128	128	128
3. 1993.....	XXX	41	42	42	42	42	42	239	239	239
4. 1994.....	XXX	XXX						49	49	49
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20	35	43
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	21
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	14		1							
2. 1992.....	83	13	1							
3. 1993.....	XXX	14								
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11	10	
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	1
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	1,917	1,882	1,882	1,890	1,891	1,891		(104)		
2. 1992.....	221	252	240	239	239	239	239	128	128	128
3. 1993.....	XXX	61	49	49	49	49	49	239	239	239
4. 1994.....	XXX	XXX						49	49	49
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38	56	55
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32	34
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3

## SCHEDULE P - PART 5C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

## SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	12,207	12,100	12,090	12,086	12,086	12,086		475		
2. 1992.....	404	495	499	499	499	499	499	679	679	679
3. 1993.....	XXX	92	100	100	100	100	100	116	116	116
4. 1994.....	XXX	XXX	3	3	3			3	3	3
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

## SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	97	14	11							
2. 1992.....	193	12	7							
3. 1993.....	XXX	15	7							
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

## SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	12,517	12,323	12,374	12,358	12,369	12,369				
2. 1992.....	72	681	686	679	679	679	679	679	679	679
3. 1993.....	XXX	120	123	116	116	116	116	116	116	116
4. 1994.....	XXX	XXX	3	3	3	3	3	3	3	3
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 5D - WORKERS' COMPENSATION****SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	13,607	13,544	13,534	13,531	13,531	13,531		140		
2. 1992.....	175	214	220	220	220	220	220	280	280	280
3. 1993.....	XXX	27	37	37	37	37	37	60	60	60
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	137	51	12							
2. 1992.....	64	17	4							
3. 1993.....	XXX	29	4							
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	14,597	14,476	14,492	14,480	14,485	14,485				
2. 1992.....	275	284	284	280	280	280	280	280	280	280
3. 1993.....	XXX	61	64	60	60	60	60	60	60	60
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL****SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	4,675	4,548	4,542	4,538	4,538	4,538		452		
2. 1992.....	374	450	454	454	454	454	454	594	594	594
3. 1993.....	XXX	134	150	150	150	150	150	220	220	220
4. 1994.....	XXX	XXX	9	9	9	9	9	11	11	11
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	78	16	4							
2. 1992.....	124	20	12							
3. 1993.....	XXX	29	11							
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	5,114	4,961	4,987	4,984	4,986	4,986				
2. 1992.....	597	603	606	594	594	594	594	594	594	594
3. 1993.....	XXX	210	231	220	220	220	220	220	220	220
4. 1994.....	XXX	XXX	11	11	11	11	11	11	11	11
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**Sch. P-Pt. 5F-Sn. 1A**  
**NONE**

**Sch. P-Pt. 5F-Sn. 2A**  
**NONE**

**Sch. P-Pt. 5F-Sn. 3A**  
**NONE**

**Sch. P-Pt. 5F-Sn. 1B**  
**NONE**

**Sch. P-Pt. 5F-Sn. 2B**  
**NONE**

**Sch. P-Pt. 5F-Sn. 3B**  
**NONE**



**CONSOLIDATED AMERICAN INSURANCE COMPANY****SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE****SECTION 1A**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	10,210	10,214	10,211	10,210	10,210	10,210		134		
2. 1992.....	21	25	26	26	26	26	26	47	47	47
3. 1993.....	XXX	15	17	17	17	17	17	26	26	26
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SECTION 2A**

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	211	4	2							
2. 1992.....	7	5	2							
3. 1993.....	XXX	3	5							
4. 1994.....	XXX	XXX	1							
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SECTION 3A**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	10,442	10,243	10,253	10,250	10,252	10,252				
2. 1992.....	37	48	49	47	47	47	47	47	47	47
3. 1993.....	XXX	24	31	26	26	26	26	26	26	26
4. 1994.....	XXX	XXX	1							
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 5H - OTHER LIABILITY - CLAIMS-MADE****SECTION 1B**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SECTION 2B**

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SECTION 3B**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

## SCHEDULE P - PART 5R - PRODUCTS LIABILITY - OCCURRENCE

## SECTION 1A

Years In Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	227	229	230	229	229	229		8		
2. 1992.....	4	5	5	5	5	5	5	9	9	9
3. 1993.....	XXX	1	2	2	2		2	2	2	2
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

## SECTION 2A

Years In Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	1	1								
2. 1992.....	2	1								
3. 1993.....	XXX		1							
4. 1994.....	XXX	XXX	1							
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

## SECTION 3A

Years In Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....	239	232	233	232	232	232				
2. 1992.....	10	10	10	9	9	9	9	9	9	9
3. 1993.....	XXX	1	3	2	2	2	2	2	2	2
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 5R - PRODUCTS LIABILITY - CLAIMS-MADE****SECTION 1B**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SECTION 2B**

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SECTION 3B**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior.....										
2. 1992.....										
3. 1993.....	XXX									
4. 1994.....	XXX	XXX								
5. 1995.....	XXX	XXX	XXX							
6. 1996.....	XXX	XXX	XXX	XXX						
7. 1997.....	XXX	XXX	XXX	XXX	XXX					
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 6C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL****SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior.....											
2. 1992.....										.0	
3. 1993.....	.XXX		2,524	2,524	2,524	2,524	2,524	2,524	2,524	2,524	
4. 1994.....	.XXX	.XXX	.40	.40	.40	.40	.40	.40	.40	.40	
5. 1995.....	.XXX	.XXX	.XXX							.0	
6. 1996.....	.XXX	.XXX	.XXX	.XXX						.0	
7. 1997.....	.XXX	.XXX	.XXX	.XXX	.XXX					.0	
8. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				.0	
9. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			.0	
10. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		.0	
11. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	
12. Total.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0
13. Earned Premiums (Sch. P-Pt 1).....	5,311	2,419	39								.XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior.....											
2. 1992.....										.0	
3. 1993.....	.XXX		2,524	2,524	2,524	2,524	2,524	2,524	2,524	2,524	
4. 1994.....	.XXX	.XXX	.40	.40	.40	.40	.40	.40	.40	.40	
5. 1995.....	.XXX	.XXX	.XXX							.0	
6. 1996.....	.XXX	.XXX	.XXX	.XXX						.0	
7. 1997.....	.XXX	.XXX	.XXX	.XXX	.XXX					.0	
8. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				.0	
9. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			.0	
10. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		.0	
11. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	
12. Total.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0
13. Earned Premiums (Sch. P-Pt 1).....	5,311	2,419	39								.XXX

**SCHEDULE P - PART 6D - WORKERS' COMPENSATION****SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior.....											
2. 1992.....										.0	
3. 1993.....	.XXX		.611	.611	.611	.611	.611	.611	.611	.611	
4. 1994.....	.XXX	.XXX	.4	.4	.4	.4	.4	.4	.4	.4	
5. 1995.....	.XXX	.XXX	.XXX							.0	
6. 1996.....	.XXX	.XXX	.XXX	.XXX						.0	
7. 1997.....	.XXX	.XXX	.XXX	.XXX	.XXX					.0	
8. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				.0	
9. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			.0	
10. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		.0	
11. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	
12. Total.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0
13. Earned Premiums (Sch. P-Pt 1).....	1,925	586	.4								.XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior.....											
2. 1992.....										.0	
3. 1993.....	.XXX		.611	.611	.611	.611	.611	.611	.611	.611	
4. 1994.....	.XXX	.XXX	.4	.4	.4	.4	.4	.4	.4	.4	
5. 1995.....	.XXX	.XXX	.XXX							.0	
6. 1996.....	.XXX	.XXX	.XXX	.XXX						.0	
7. 1997.....	.XXX	.XXX	.XXX	.XXX	.XXX					.0	
8. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				.0	
9. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			.0	
10. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		.0	
11. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	
12. Total.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0
13. Earned Premiums (Sch. P-Pt 1).....	1,925	586	.4								.XXX

**SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL****SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior.....											
2. 1992.....										.0	
3. 1993.....	.XXX		2,701	2,701	2,701	2,701	2,701	2,701	2,701	2,701	
4. 1994.....	.XXX	.XXX	.62	.62	.62	.62	.62	.62	.62	.62	
5. 1995.....	.XXX	.XXX	.XXX							.0	
6. 1996.....	.XXX	.XXX	.XXX	.XXX						.0	
7. 1997.....	.XXX	.XXX	.XXX	.XXX	.XXX					.0	
8. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				.0	
9. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			.0	
10. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		.0	
11. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	
12. Total.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0
13. Earned Premiums (Sch. P-Pt 1).....	4,859	2,588	56								.XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior.....											
2. 1992.....										.0	
3. 1993.....	.XXX		1,427	1,427	1,427	1,427	1,427	1,427	1,427	1,427	
4. 1994.....	.XXX	.XXX	.114	.114	.114	.114	.114	.114	.114	.114	
5. 1995.....	.XXX	.XXX	.XXX							.0	
6. 1996.....	.XXX	.XXX	.XXX	.XXX						.0	
7. 1997.....	.XXX	.XXX	.XXX	.XXX	.XXX					.0	
8. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				.0	
9. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			.0	
10. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		.0	
11. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	
12. Total.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0
13. Earned Premiums (Sch. P-Pt 1).....	1,761	1,367	109								.XXX

**SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE****SECTION 1A**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior.....											
2. 1992.....										.0	
3. 1993.....	.XXX		558	558	558	558	558	558	558	558	
4. 1994.....	.XXX	.XXX	.26	.26	.26	.26	.26	.26	.26	.26	
5. 1995.....	.XXX	.XXX	.XXX							.0	
6. 1996.....	.XXX	.XXX	.XXX	.XXX						.0	
7. 1997.....	.XXX	.XXX	.XXX	.XXX	.XXX					.0	
8. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				.0	
9. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			.0	
10. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		.0	
11. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	
12. Total.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0
13. Earned Premiums (Sch. P-Pt 1).....	1,014	535	25								.XXX

**SECTION 2A**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior.....											
2. 1992.....										.0	
3. 1993.....	.XXX		558	558	558	558	558	558	558	558	
4. 1994.....	.XXX	.XXX	.26	.26	.26	.26	.26	.26	.26	.26	
5. 1995.....	.XXX	.XXX	.XXX							.0	
6. 1996.....	.XXX	.XXX	.XXX	.XXX						.0	
7. 1997.....	.XXX	.XXX	.XXX	.XXX	.XXX					.0	
8. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				.0	
9. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			.0	
10. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		.0	
11. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	
12. Total.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0
13. Earned Premiums (Sch. P-Pt 1).....	1,014	535	25								.XXX

**Sch. P-Pt. 6H-Sn. 1B**  
**NONE**

**Sch. P-Pt. 6H-Sn. 2B**  
**NONE**

**Sch. P-Pt. 6M-Sn. 1**  
**NONE**

**Sch. P-Pt. 6M-Sn. 2**  
**NONE**

**Sch. P-Pt. 6N-Sn. 1**  
**NONE**

**Sch. P-Pt. 6N-Sn. 2**  
**NONE**

**Sch. P-Pt. 6O-Sn. 1**  
**NONE**

**Sch. P-Pt. 6O-Sn. 2**  
**NONE**

**SCHEDULE P - PART 6R - PRODUCTS LIABILITY - OCCURRENCE****SECTION 1A**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior.....											
2. 1992.....											0
3. 1993.....	XXX		316	316	316	316	316	316	316	316	316
4. 1994.....	XXX	XXX	7	7	7	7	7	7	7	7	7
5. 1995.....	XXX	XXX	XXX								0
6. 1996.....	XXX	XXX	XXX	XXX							0
7. 1997.....	XXX	XXX	XXX	XXX	XXX						0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					0
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch. P-Pt 1).....	712	410	13								XXX

**SECTION 2A**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior.....											
2. 1992.....											0
3. 1993.....	XXX		316	316	316	316	316	316	316	316	316
4. 1994.....	XXX	XXX	7	7	7	7	7	7	7	7	7
5. 1995.....	XXX	XXX	XXX								0
6. 1996.....	XXX	XXX	XXX	XXX							0
7. 1997.....	XXX	XXX	XXX	XXX	XXX						0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					0
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch. P-Pt 1).....	712	410	13								XXX

**SCHEDULE P - PART 6R - PRODUCTS LIABILITY - CLAIMS-MADE****SECTION 1B**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior.....											
2. 1992.....											0
3. 1993.....	XXX										0
4. 1994.....	XXX	XXX									0
5. 1995.....	XXX	XXX	XXX								0
6. 1996.....	XXX	XXX	XXX	XXX							0
7. 1997.....	XXX	XXX	XXX	XXX	XXX						0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					0
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch. P-Pt 1).....											XXX

**SECTION 2B**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior.....											
2. 1992.....											0
3. 1993.....	XXX										0
4. 1994.....	XXX	XXX									0
5. 1995.....	XXX	XXX	XXX								0
6. 1996.....	XXX	XXX	XXX	XXX							0
7. 1997.....	XXX	XXX	XXX	XXX	XXX						0
8. 1998.....	XXX	XXX	XXX	XXX	XXX	XXX					0
9. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0
10. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0
11. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch. P-Pt 1).....											XXX



**Sch. P-Pt. 7A-Sn. 1  
NONE**

**Sch. P-Pt. 7A-Sn. 2  
NONE**

**Sch. P-Pt. 7A-Sn. 3  
NONE**

**Sch. P-Pt. 7A-Sn. 4  
NONE**

**Sch. P-Pt. 7A-Sn. 5  
NONE**

**Sch. P-Pt. 7B-Sn. 1  
NONE**

**Sch. P-Pt. 7B-Sn. 2  
NONE**

**Sch. P-Pt. 7B-Sn. 3  
NONE**

**Sch. P-Pt. 7B-Sn. 4  
NONE**

**Sch. P-Pt. 7B-Sn. 5  
NONE**

**Sch. P-Pt. 7B-Sn. 6  
NONE**

**Sch. P-Pt. 7B-Sn. 7  
NONE**

**SCHEDULE P INTERROGATORIES**

1. What is the extended loss and expense reserve - direct and assumed - for the following classes? An example of an extended loss and expense reserve is the actuarial reserve for the free-tail coverage arising upon death, disability or retirement in most medical malpractice policies. Such a liability is to be reported here even if it was not reported elsewhere in Schedule P, but otherwise reported as a liability item on Page 3. Show the full reserve amount, not just the change during the current year.

Years in Which Premiums Were Earned and Losses Were Incurred	1 Medical Malpractice	2 Other Liability	3 Products Liability
1.01 Prior.....	0	0	0
1.02 1992.....	0	0	0
1.03 1993.....	0	0	0
1.04 1994.....	0	0	0
1.05 1995.....	0	0	0
1.06 1996.....	0	0	0
1.07 1997.....	0	0	0
1.08 1998.....	0	0	0
1.09 1999.....	0	0	0
1.10 2000.....	0	0	0
1.11 2001.....	0	0	0
1.12 Totals.....	0	0	0

2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement? Yes ☒ No ☐

3. The Adjusting and Other expense payments and reserves should be allocated to the years in which losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this statement? Yes ☒ No ☐

4. Do any lines in Schedule P include reserves which are reported gross of any discount to present value of future payments, but are reported net of such discounts on Page 11? Yes ☐ No ☒

If Yes, proper reporting must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33.

Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.

Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.

5. What were the net premiums in force at the end of the year for: (in thousands of dollars)
- 5.1 Fidelity \$ .....
- 5.2 Surety \$ .....

6. Claim count information is reported (check one). 6.1 per claim .....  
If not the same in all years, explain in Interrogatory 7. 6.2 per claimant .....X.....

- 7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes which have occurred which must be considered when making such analyses? Yes ☐ No ☒

- 7.2 An extended statement may be attached.

N/A